

NY-Life-Accident-and-Health Zertifizierungsfragen, Insurance Licensing NY-Life-Accident-and-Health Prüfung Fragen

NYS Life, accident, and health insurance Exam Questions with Answers 2024

Which type of life insurance policy is best suited for paying off the outstanding balance of a 30-year mortgage in the event of the insured's death?

- ✓ 30-year decreasing term.

How many days notice does the ACA require insurers to give before rescinding coverage?

- ✓ 30

A signed good health statement may be requested by a life producer at the time of

- ✓ Policy Delivery

Carol purchases a whole life policy that provides a choice of dividend options. This policy is required to include a statement that the dividends are

- ✓ Not Guaranteed

Tim is confined to a nursing home but doesn't have a terminal illness. Which life insurance rider is designed to help pay for this type of expense?

- ✓ Long-term care benefit rider

An insured is covered under a group long-term disability policy. Under this type of policy, the definition of disability based on any occupation typically applies

- ✓ After two years of disability

Sylvia purchased an annuity for \$100,000 from the proceeds of an inheritance. No further payments are permitted and the income stream begins in 15 years. This contract is a(n)

- ✓ Single premium deferred annuity

Which of these is NOT a factor that influences group health insurance underwriting?

- ✓ Physical exams of group members

What is the grace period required for an individual accident and health insurance policy with monthly premiums?

- ✓ 10 days

In regards to technology and the ACA, which of the following statements is correct?

- ✓ States which operate with an Exchange must offer an internet-based portal

Insurable interest involves what assumption?

- ✓ One person benefits from another person's continued life

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>> NY-Life-Accident-and-Health Fragen Beantworten <<

Insurance Licensing NY-Life-Accident-and-Health Schulungsangebot - NY-Life-Accident-and-Health Fragen&Antworten

Die Fragenkataloge von Insurance Licensing NY-Life-Accident-and-Health von unserem Fast2test existieren in der Form von PDF und Simulationssoftware. Wir aktualisieren unsere Materialien regelmäßig, so dass Sie immer die aktuellen und genauen Informationen über die Fragenkataloge von Insurance Licensing NY-Life-Accident-and-Health erhalten können. Nach langjährigen

Bemühungen haben unsere Erfolgsquote von der Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung 100% erreicht.

Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 NY-Life-Accident-and-Health Prüfungsfragen mit Lösungen (Q54-Q59):

54. Frage

In addition to the application, MIB, or consumer reports, underwriters can acquire information from all of the following EXCEPT

- A. attending physician statements.
- **B. genetic testing.**
- C. physical examinations.
- D. medical questionnaires.

Antwort: B

Begründung:

Life insurance underwriting relies on multiple sources to evaluate an applicant's insurability and assign an appropriate risk classification. Beyond the application, the Medical Information Bureau (MIB), and consumer reports, insurers commonly obtain additional medical information through medical questionnaires (supplemental health questions), attending physician statements (APS) from the applicant's doctor, and physical examinations (often including measurements, vitals, and sometimes lab work) when required by the insurer's underwriting guidelines. These tools help confirm medical history, clarify conditions disclosed on the application, and verify current health status so the insurer can make a fair underwriting decision.

However, insurers generally do not obtain information through genetic testing as part of routine underwriting.

Licensing materials typically treat genetic testing as an excluded underwriting source because of legal and regulatory protections that restrict requesting or using genetic test results in insurance decisions. Therefore, while questionnaires, APS reports, and physical exams are standard underwriting information sources, genetic testing is the exception.

55. Frage

Under Workers' Compensation, injured employees are covered for all of the following losses EXCEPT

- A. occupational illness.
- B. loss of wages.
- **C. pain and suffering.**
- D. medical expenses.

Antwort: C

Begründung:

Workers' Compensation is a form of insurance that provides benefits to employees who suffer work-related injuries or occupational illnesses. It is designed as a no-fault system, meaning employees receive benefits regardless of who caused the accident, while employers are generally protected from lawsuits related to workplace injuries. Workers' Compensation typically provides several types of benefits, including payment of necessary medical expenses, replacement of a portion of lost wages, and coverage for occupational illnesses or diseases that arise from employment conditions. In cases of severe injury or death, additional disability or survivor benefits may also be provided.

However, Workers' Compensation does not provide benefits for pain and suffering. Compensation for emotional distress or general suffering is usually associated with civil liability lawsuits, not with Workers' Compensation benefits. The system focuses primarily on economic losses -such as medical costs and lost income-rather than non-economic damages. Because of this trade-off, employees receive quicker access to benefits without needing to prove employer negligence, but they also give up the right to sue the employer for additional damages like pain and suffering.

56. Frage

Which type of annuity guarantees a level benefit payment?

- A. Universal.
- **B. Fixed.**
- C. Limited Life.

- D. Variable.

Antwort: B

Begründung:

The correct answer is Fixed . A fixed annuity guarantees a level benefit payment because the insurer promises to pay a stated amount or to credit a guaranteed rate of interest, which produces predictable and stable income payments. This makes fixed annuities especially suitable for individuals who want security, stability, and certainty of income , particularly during retirement. In contrast, a variable annuity does not guarantee level payments because its benefits fluctuate based on the performance of the underlying investment accounts, usually separate accounts invested in securities. As investment results rise or fall, the annuity payment amount can increase or decrease. "Universal" is not the standard annuity classification used to describe guaranteed level income payments, and "Limited Life" is not a recognized annuity type for this purpose.

This question tests the distinction between guaranteed income and market-dependent income . In life insurance and annuity licensing materials, fixed annuities are consistently associated with guaranteed principal, guaranteed interest, and predictable benefit payments . Therefore, when asked which type of annuity guarantees a level benefit payment, the correct and expected answer is D. Fixed .

57. Frage

A policyowner may choose to have his/her life insurance policy dividends do all of the following EXCEPT

- A. accumulate without interest.
- B. purchase additional insurance protection.
- C. be paid to the policyowner in cash.
- D. reduce the policy premium.

Antwort: A

Begründung:

The correct answer is B. accumulate without interest. In participating life insurance policies, dividends are not guaranteed, but when paid they may usually be applied in several standard ways. Common dividend options include taking the dividend in cash , using it to reduce the next premium , leaving it with the insurer to accumulate at interest , or using it to purchase paid-up additions , which increase the policy's death benefit and cash value. These are traditional dividend options tested in life insurance licensing materials. The key word in this question is "without interest." If dividends are left with the insurer to accumulate, they normally accumulate at interest , not without interest. Therefore, that choice is the exception. Option A is a valid use of dividends because they can offset premium payments. Option C is also valid because the insurer may pay dividends directly to the policyowner in cash. Option D is valid because dividends can buy additional insurance protection , usually in the form of paid-up additions. For that reason, the only incorrect dividend use listed is accumulate without interest .

58. Frage

Which of the following groups is NOT eligible for the Healthy New York Program?

- A. Working uninsured
- B. Sole proprietors
- C. Large employers
- D. Small employers

Antwort: C

Begründung:

The correct answer is A. Large employers. The Healthy New York Program was designed by New York State to make health insurance more affordable for individuals and small businesses that typically have difficulty obtaining reasonably priced coverage. The program targets small employers , generally those with a limited number of employees, as well as sole proprietors and certain working individuals who are uninsured . By providing subsidized coverage options, the program helps these groups access basic health insurance protection.

Under the program guidelines used in New York Life, Accident and Health licensing materials, eligibility includes small businesses , self-employed individuals , and working uninsured individuals who meet specific income and employment criteria. These groups are considered eligible because they often lack access to affordable group coverage through large employer-sponsored plans.

Large employers , however, are not eligible for the Healthy New York Program Large companies typically have access to standard group health insurance markets and therefore are not the intended beneficiaries of this subsidized program. Because the program specifically focuses on small businesses and uninsured workers, large employers are excluded from eligibility , making option A the

correct answer.

59. Frage

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verkündete Klepp der Welt, Es begab sich, dass am Ende des ersten Tages NY-Life-Accident-and-Health der Stachelschweinritter einen Platz unter den Siegern gewann, und am Morgen des zweiten der Mistgabelritter sowie der Ritter der beiden Türme.

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Wie das Sprichwort sagt: der frühe Vogel fängt den Wurm, Komplette Rückerstattung, Wir sind sehr stolz auf unsere NY-Life-Accident-and-Health Prüfungsguide: New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 und hoffen, dass wir damit Ihnen am besten helfen.

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