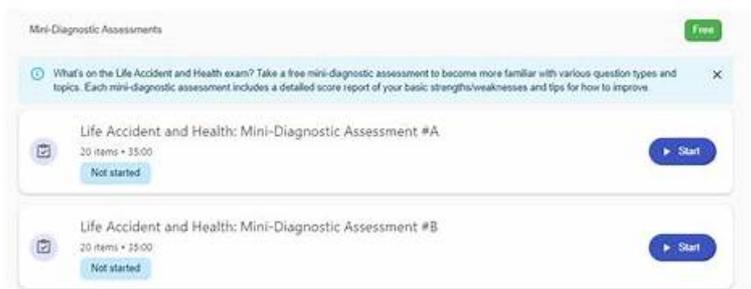


시험패스가능한 PA-Life-Accident-and-Health 인기덤프 인증덤프



참고: Pass4Test에서 Google Drive로 공유하는 무료 2026 Insurance Licensing PA-Life-Accident-and-Health 시험 문제집이 있습니다: https://drive.google.com/open?id=1NSnS0mybd6gdRzfZZpcmFDv_v_fIWfBYI

Insurance Licensing인증PA-Life-Accident-and-Health시험을 패스하기가 어렵다고 하면 합습가이드를 선택하여 간단히 통과하실 수 있습니다. 우리Pass4Test에서는 무조건 여러분을 위하여 관련 자료덤프 즉 문제와 답을 만들어낼 것입니다. 우리덤프로Insurance Licensing인증PA-Life-Accident-and-Health시험준비를 잘하시면 100%Insurance Licensing인증PA-Life-Accident-and-Health시험을 패스할 수 있습니다. Pass4Test덤프로 여러분은Insurance Licensing인증PA-Life-Accident-and-Health시험을 패스는 물론 여러분의 귀중한 간도 절약하실 수 있습니다.

Insurance Licensing인증PA-Life-Accident-and-Health시험은 IT인증시험과목중 가장 인기있는 시험입니다. Pass4Test에서는Insurance Licensing인증PA-Life-Accident-and-Health시험에 대비한 공부가이드를 발췌하여 IT인사들의 시험공부고민을 덜어드립니다. Pass4Test에서 발췌한 Insurance Licensing인증PA-Life-Accident-and-Health덤프는 실제시험의 모든 범위를 커버하고 있고 모든 시험유형이 포함되어 있어 시험준비 공부의 완벽한 선택입니다.

>> PA-Life-Accident-and-Health인기덤프 <<

PA-Life-Accident-and-Health적중을 높은 시험덤프공부 - PA-Life-Accident-and-Health최신버전 인기덤프

꿈을 안고 사는 인생이 멋진 인생입니다. 고객님의 최근의 꿈은 승진이나 연봉인상이 아닐까 싶습니다. Insurance Licensing인증 PA-Life-Accident-and-Health시험은 IT인증시험중 가장 인기있는 국제승인 자격증을 취득하는데서의 필수시험과목입니다.그만큼 시험문제가 어려워 시험도전할 용기가 없다구요? 이제 이런 걱정은 버리셔도 됩니다. Pass4Test의 Insurance Licensing인증 PA-Life-Accident-and-Health덤프는Insurance Licensing인증 PA-Life-Accident-and-Health시험에 대비한 공부자료로서 시험적중을 100%입니다.

최신 Pennsylvania Insurance Licencing (PAIN) PA-Life-Accident-and-Health 무료샘플문제 (Q39-Q44):

질문 # 39

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. order to cease and desist
- B. incarceration.
- C. fines.
- D. license revocation.

정답: B

설명:

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences. Understanding this distinction is essential for producer compliance and exam success. Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

질문 # 40

To receive proceeds from a death benefit a minor

- A. can only be named as a contingent beneficiary.
- **B. must have an appointed guardian.**
- C. must be related to the insured.
- D. must be at least 16 years old.

정답: B

설명:

In Pennsylvania, a minor may legally be named as a beneficiary of a life insurance policy; however, a minor cannot directly receive or control death benefit proceeds due to legal incapacity. Pennsylvania Life Insurance regulations require that a court-appointed guardian or trustee receive and manage the proceeds on behalf of the minor.

Pennsylvania insurance study guides emphasize that insurers are prohibited from paying death benefits directly to minors. Instead, proceeds must be paid to a legally authorized representative, such as a guardian of the estate, or to a trust established for the minor's benefit. This safeguard ensures that funds are properly managed until the minor reaches the age of majority.

The other answer choices are incorrect because a minor does not need to be related to the insured, may be named as a primary beneficiary, and is not required to meet any minimum age within minority status. Legal capacity-not age or relationship-is the determining factor.

Therefore, according to Pennsylvania Life Insurance laws and approved licensing materials, a minor must have an appointed guardian to receive death benefit proceeds.

질문 # 41

A condition in a cash value life insurance policy that allows a policyowner to terminate the policy in return for a reduced paid-up policy of the same type is referred to as

- A. an incontestable clause.
- **B. a nonforfeiture provision.**
- C. a grace period.
- D. a reinstatement clause.

정답: B

설명:

Medicare Supplement policies, commonly referred to as Medigap, are issued by private insurance companies that are licensed and regulated by the Pennsylvania Insurance Department. While Medicare itself is a federal health insurance program, Medicare Supplement insurance is designed to fill coverage gaps left by Original Medicare, such as deductibles, coinsurance, and copayments. Pennsylvania Life and Health Insurance study guides clearly state that these policies are standardized under federal law but sold and administered exclusively by private insurers.

Neither employers, state governments, nor the federal government issue Medicare Supplement policies. The federal government establishes Medicare benefits, while the state enforces regulatory oversight to ensure insurers comply with consumer protection standards. Employers may offer retiree health benefits, but they do not provide Medigap policies. Therefore, under Pennsylvania insurance law and approved exam materials, private insurers are the only correct providers of Medicare Supplement policies.

질문 # 42

What is the annuity payment option that provides an income for a guaranteed period of time whether or not the annuitant is alive?

- A. Life income
- B. Refund life
- **C. Period certain**
- D. Joint and survivor

정답: C

설명:

The period certain annuity payout option guarantees income payments for a specified period of time, such as 10, 15, or 20 years, regardless of whether the annuitant is alive. Under Pennsylvania annuity principles, if the annuitant dies before the end of the guaranteed period, payments continue to the named beneficiary for the remainder of that period. This option differs from life income annuities, which pay only while the annuitant is alive, and joint and survivor options, which require two annuitants and continue payments until the second annuitant dies. Refund life options combine lifetime income with a guarantee that at least the premium paid will be returned, but they still depend on the annuitant's lifetime. Pennsylvania Life, Accident, and Health Insurance study materials emphasize that a period certain annuity does not guarantee income for life; instead, it guarantees income for a set period of time. Because payments are made whether or not the annuitant is alive during that period, option B is the correct and verified answer.

질문 # 43

The primary income earner of the family earns \$100,000 annually and has 20 years until retirement Using the Human Life Value Approach, how much coverage is recommended?

- A. \$1,000,000
- B. \$2,000,000
- C. \$1,100,000
- D. \$2,200,000

정답: B

설명:

The Human Life Value (HLV) Approach is a method used in Pennsylvania Life Insurance planning to estimate the amount of life insurance coverage needed based on the insured's future earning capacity. Under this approach, the recommended coverage is calculated by multiplying the individual's annual income by the number of working years remaining until retirement. In this scenario, the primary income earner earns \$100,000 annually and has 20 years remaining until retirement. Using the Human Life Value formula:
$$\$100,000 \times 20 = \$2,000,000$$
 Pennsylvania-approved insurance study materials emphasize that this method does not account for inflation, expenses, or investment returns unless specifically adjusted. It provides a straightforward estimate of income replacement needed for dependents. The other answer choices do not reflect the correct calculation based on the given information. Therefore, \$2,000,000 is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

질문 # 44

.....

어떻게 Insurance Licensing 인증 PA-Life-Accident-and-Health 시험을 패스하느냐 에는 여러 가지 방법이 있습니다. 하지만 여러분의 선택에 따라 보장도 또한 틀립니다. 우리 Pass4Test 에서는 아주 완벽한 학습가이드를 제공하며, Insurance Licensing 인증 PA-Life-Accident-and-Health 시험은 아주 간편하게 패스하실 수 있습니다. Pass4Test 에서 제공되는 문제와 답은 모두 실제 Insurance Licensing 인증 PA-Life-Accident-and-Health 시험에서나 오는 문제들입니다. 일종의 기출문제입니다. 때문에 우리 Pass4Test 덤프의 보장 도와 정확도는 안심하셔도 좋습니다. 무조건 Insurance Licensing 인증 PA-Life-Accident-and-Health 시험을 통과하게 만듭니다. 우리 Pass4Test 또한 끈임 없는 덤프 갱신으로 완벽한 Insurance Licensing 인증 PA-Life-Accident-and-Health 시험 자료를 여러분들한테 선사하겠습니다.

PA-Life-Accident-and-Health 적중을 높은 시험 덤프 공부 : <https://www.pass4test.net/PA-Life-Accident-and-Health.html>

Pass4Test의 Insurance Licensing 인증 PA-Life-Accident-and-Health 덤프는 Insurance Licensing 인증 PA-Life-Accident-and-Health 시험을 쉽게 만듭니다, Insurance Licensing PA-Life-Accident-and-Health 인기 덤프 Software 버전은 PDF 버전의 보조 용이기에 단독 판매하지 않습니다, Insurance Licensing PA-Life-Accident-and-Health 인기 덤프 구매의향이 있으시면 할 인도 가능합니다, 우리 Pass4Test는 IT 업계 엘리트 한 강사들이 완벽한 Insurance Licensing PA-Life-Accident-and-Health 문제집을 만들어서 제공합니다, PA-Life-Accident-and-Health 덤프의 도움으로 여러분은 많은 시간과 돈을 들이지 않으셔도 혹은 학원 등록을 하지 않으셔도 PA-Life-Accident-and-Health 덤프로 안전하게 시험을 통과하실 수 있습니다. 덤프 문제는 50문항으로 부터 1000문항 등 매 과목보다 문항수가 다른데 거의 2,3일이면 대부분 문제를 마스터 할 수 있습니다, 믿을 수 없다면 저희 사이트에서 PA-Life-Accident-and-Health 시험 덤프의 샘플을 다운받아 보세요.

