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100% Pass Quiz 2026 NY-Life-Accident-and-Health: Trustable New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Latest Test Vce

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Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Sample Questions (Q97-Q102):

NEW QUESTION # 97

HICs usually structure copayments to discourage:

- A. Preventive care
- B. Non-emergency visits to the emergency room
- C. Outpatient X-rays
- D. Prescription drug usage

Answer: B

Explanation:

The correct answer is Non-emergency visits to the emergency room . In health insurance and managed care concepts, Health Insurance Companies (HICs) and managed care plans often use copayment structures to influence how insureds use medical services. One common goal is to discourage the unnecessary use of high- cost services , especially the emergency room for conditions that are not true emergencies. Because emergency room treatment is generally far more expensive than treatment in a physician's office, urgent care center, or other outpatient setting, insurers frequently apply higher copayments to non-emergency ER use.

This cost-sharing design encourages insureds to seek appropriate care in the most cost-effective setting while preserving emergency room access for genuine emergencies. Preventive care is generally encouraged rather than discouraged, and many plans reduce or waive cost-sharing for preventive services. Prescription drugs and outpatient X-rays may involve copayments or other cost-sharing, but they are not the classic services targeted by higher copays for utilization control in this context.

For exam purposes, when a question asks what copayment structures are usually designed to discourage, the expected answer is non-emergency emergency room visits .

NEW QUESTION # 98

Which of the following producers, who have been licensed for a full biennial period, MUST complete continuing education requirements as a condition of renewing a license in New York?

- A. Independent adjusters
- B. Baggage agents
- C. Travel accident agents
- **D. Personal Lines agents**

Answer: D

Explanation:

The correct answer is A. Personal Lines agents. In New York, licensed insurance producers who hold standard producer licenses for a full biennial licensing period are generally required to complete continuing education in order to renew their licenses. A Personal Lines agent is a regular insurance producer license classification and is therefore subject to the state's continuing education requirement once licensed for the full renewal cycle. This requirement helps ensure that licensed producers remain current on insurance laws, ethical standards, coverage updates, and regulatory responsibilities.

The other choices do not fit as well in this question. Independent adjusters are licensed in a different capacity and are not classified as producers in the same way as agents and brokers for this question's purpose. Baggage agents and travel accident agents are limited-line licensees, and these limited categories are generally not the standard producer class targeted by the full continuing education renewal requirement tested in New York licensing materials.

Because the question specifically asks which producer must complete continuing education after a full biennial period, the best and correct choice is Personal Lines agents .

NEW QUESTION # 99

Predicting an individual ' s future earning potential and determining how much of that amount would be devoted to his dependents incorporates the

- A. loss exposure approach.
- B. personal needs approach.
- **C. human life value approach.**
- D. salary projection approach.

Answer: C

Explanation:

The correct answer is human life value approach . In life insurance planning, the human life value approach is used to estimate the economic value of an insured person's future earnings to those who depend on that income. It focuses on the idea that an individual's life has an insurable value based on the amount of income he or she is expected to earn in the future and the portion of that income that would have been used to support dependents. This method is commonly applied when determining how much life insurance is needed to replace the financial contribution of a wage earner.

Under this approach, factors such as current earnings, future earning capacity, years until retirement, inflation, taxes, and personal living expenses are considered. The amount available to dependents is then projected to help establish an appropriate death benefit. The other options do not fit this definition. The needs approach centers on the survivors' financial needs after death, not strictly on future income value. "Loss exposure" and "salary projection" are not the standard life insurance need-analysis terms tested for this

concept. Therefore, the correct answer is human life value approach .

NEW QUESTION # 100

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

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

Answer: B

Explanation:

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 .

NEW QUESTION # 101

If a partner of a company becomes permanently disabled, which type of plan will allow the other partner to acquire the disabled partner's interest in the company?

- **A. disability buy-sell agreement**
- B. employee disability coverage
- C. long term disability
- D. business disability overhead expense

Answer: A

Explanation:

A disability buy-sell agreement (often funded with disability buyout insurance) is specifically designed to address the business ownership problem created when an owner/partner becomes totally and permanently disabled . The agreement establishes, in advance, the terms under which the non-disabled partner(s) can purchase the disabled partner's ownership interest , providing an orderly transfer of control and a fair method to determine the buyout price. The insurance component supplies the cash needed to complete the purchase so the remaining partner is not forced to borrow, liquidate assets, or disrupt operations to raise funds. By contrast, long-term disability and employee disability coverage are aimed at replacing personal income for the disabled individual, not transferring ownership interests. Business overhead expense insurance reimburses ongoing fixed business expenses (rent, utilities, certain salaries) during the owner's disability; it helps keep the business running but does not create a mechanism for one partner to acquire the other partner's share.

Therefore, the provision that enables acquisition of the disabled partner's interest is the disability buy-sell agreement.

NEW QUESTION # 102

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