

はじめてのInsurance Licensing超入門PA-Life-Accident-and-Health試験問題

1

PA Life, Accident, & Health Insurance Exam Questions and their correct answers

Insurance - **(Answer)** defined as the transfer of PURE risk to the insurance company in consideration for a premium.

Risk is defined as the - **(Answer)** chance of loss.

Speculative risk - **(Answer)** has the possibility for gain or loss and is not insurable.

The chance of loss without any chance of gain is called - **(Answer)** pure risk

A condition that could result in a loss is known as an - **(Answer)** exposure

The presence of a physical hazard - **(Answer)** increases the chance of a loss occurring.

A hazard is something that increases - **(Answer)** the chance of loss.

A peril is - **(Answer)** defined as a cause of loss, such as fire.

To be insurable, - **(Answer)** losses must be calculable.

The law of large numbers applies to - **(Answer)** groups of people, not to individuals.

The law of large numbers - **(Answer)** allows insurers to predict claims more accurately.

The more people in the group, - **(Answer)** the more accurate the predictions are.

Insurance laws are not required - **(Answer)** to be uniform from one state to another.

無料でクラウドストレージから最新のShikenPASS PA-Life-Accident-and-Health PDFダンプをダウンロードする：<https://drive.google.com/open?id=1IP0wWr7Pmlo9kLRovJFiSp-ZiupOGHIO>

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>> PA-Life-Accident-and-Health前提条件 <<

PA-Life-Accident-and-Health日本語試験対策 & PA-Life-Accident-and-Health教育資料

IT業界で仕事している皆さんはIT認定試験の資格の重要性をよく知っているでしょう。IT認定試験には多くの種類があります。現在最も人気がある試験もいろいろあります。例えばPA-Life-Accident-and-Health認定試験などです。その中の試験、どちらを受験しましたか。もし一つの認証資格を持っていないなら、IT認定試験を申し込んで試験の資格を取得する必要があります。試験を受ける予定があれば、急いでShikenPASSへ来て必要な情報を見つけてみましょう。ShikenPASSはあなたがPA-Life-Accident-and-Health認定試験に合格する保障ですから。

Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q149-Q154):

質問 # 149

An insurance producer who makes an agreement that unreasonably restrains the business of insurance may have violated regulations against:

- A. Unfair discrimination
- B. False advertising
- C. Boycott, coercion and intimidation
- D. Defamation

正解: C

解説:

Under Pennsylvania insurance regulations, any agreement or action by an insurance producer that unreasonably restrains the business of insurance is considered a violation related to boycott, coercion, and intimidation. Pennsylvania Life, Accident, and Health Insurance study materials align with the Unfair Insurance Practices Act, which prohibits conduct that interferes with free and fair competition within the insurance marketplace.

Boycott involves refusing to do business with certain individuals or entities to force a specific outcome.

Coercion refers to compelling a person to act against their will, such as requiring the purchase of one policy to obtain another.

Intimidation includes threats or pressure that restrict consumer choice or market access.

Together, these practices are explicitly prohibited because they distort competition and harm consumers.

The other options do not involve restraining the business of insurance. Unfair discrimination involves unequal treatment of insureds with similar risk characteristics. Defamation relates to false statements about competitors. False advertising involves misleading promotional content. Therefore, the conduct described in the question falls squarely under boycott, coercion, and intimidation, making option C the correct answer.

質問 # 150

When selling an insurance policy in Pennsylvania, the producer must do all of the following EXCEPT

- A. emphasize the benefits of the Guaranty Association.
- B. provide a notice of information practices to applicants.
- C. submit premiums within the normal course of business.
- D. protect any non-public or personal information about the applicant

正解: A

解説:

When selling an insurance policy in Pennsylvania, producers are subject to strict regulatory and ethical obligations designed to protect consumers and maintain market integrity. Pennsylvania insurance law requires producers to submit collected premiums promptly within the normal course of business, safeguard all nonpublic and personal applicant information, and provide applicants with a Notice of Information Practices explaining how personal data will be collected, used, and shared. These requirements are core compliance duties under Pennsylvania Life, Accident, and Health Insurance regulations.

However, producers are prohibited from emphasizing or using the Pennsylvania Life and Health Insurance Guaranty Association as a sales inducement. The Guaranty Association exists solely to protect policyowners in the event of insurer insolvency and is not intended to be portrayed as a guarantee of policy performance, financial strength, or claim payment. Pennsylvania-approved study guides clearly state that referencing the Guaranty Association to influence a purchase decision is misleading and unlawful. Therefore, option B correctly identifies an action that producers must not do when selling insurance in Pennsylvania.

質問 # 151

Which of the following circumstances may be grounds for suspending an insurance license?

- A. conviction of a summary offense
- B. failure to maintain records for 5 years
- C. failure to follow insurer's underwriting rules
- **D. conviction of a felony**

正解: D

解説:

Under the Pennsylvania Insurance Department regulations governing producer licensing, a conviction of a felony is a clear and serious ground for suspension or revocation of an insurance license. Pennsylvania law emphasizes maintaining ethical conduct and trustworthiness among licensed producers, and felony convictions demonstrate a breach of those standards. As a result, the Department has authority to take disciplinary action, including suspension, revocation, or refusal to renew a license.

The other options are not sufficient by themselves to warrant suspension. Failure to follow an insurer's underwriting rules may result in internal disciplinary action by the insurer but does not automatically trigger state license suspension. A summary offense is a minor legal violation and does not typically impact licensing eligibility. Failure to maintain records for five years may result in fines or corrective action but is not an automatic ground for license suspension unless combined with other violations. Therefore, conviction of a felony is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance licensing documentation.

質問 # 152

An insured submits a \$300 claim for medical expenses. The insurer notes that the insured has a past due premium of \$100, and as a result, the insurer only pays \$200. * Which of the following General Policy Provisions covers this situation?

- A. payment actions
- B. payment of claims
- **C. unpaid premium**
- D. renewability

正解: C

解説:

The situation described falls under the unpaid premium general policy provision as outlined in Pennsylvania Accident and Health Insurance regulations. This provision allows an insurer to deduct any past-due premium from claim payments before issuing benefits to the insured. In the given example, the insured submits a \$300 claim, but because \$100 in premiums is overdue, the insurer lawfully reduces the payment to \$200.

Pennsylvania-approved insurance study guides explain that the unpaid premium provision protects insurers from paying claims when premiums have not been fully maintained, while still honoring coverage in force.

This provision applies only when coverage remains active and the policy has not lapsed.

The other options are incorrect. The payment of claims provision explains how and when claims are paid, not deductions for unpaid premiums. Renewability addresses continuation of coverage. Payment actions is not a recognized general policy provision.

Therefore, unpaid premium is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance policy standards.

質問 # 153

Which of the following policies has a guaranteed interest rate with the possibility to earn an interest rate higher than the guaranteed rate?

- A. Term insurance.
- B. Renewable term.
- C. Credit life.
- **D. Universal life.**

正解: D

解説:

A universal life insurance policy is characterized by a guaranteed minimum interest rate with the potential to earn interest at a higher credited rate, depending on the insurer's investment performance. Pennsylvania Life Insurance study materials identify universal life as a form of flexible premium permanent life insurance.

Universal life policies accumulate cash value that earns interest. While the policy guarantees a minimum rate to protect the policyholder, insurers may credit higher interest when market conditions are favorable. This feature allows for growth potential while maintaining downside protection.

Term insurance and renewable term do not accumulate cash value and therefore do not earn interest. Credit life insurance is designed to pay off a borrower's debt and does not include interest-bearing cash value features.

Because universal life provides both a guaranteed interest floor and the opportunity for higher credited interest, option C is the correct and verified answer.

質問 # 154

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PA-Life-Accident-and-Health日本語試験対策: <https://www.shikenpass.com/PA-Life-Accident-and-Health-shiken.html>

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