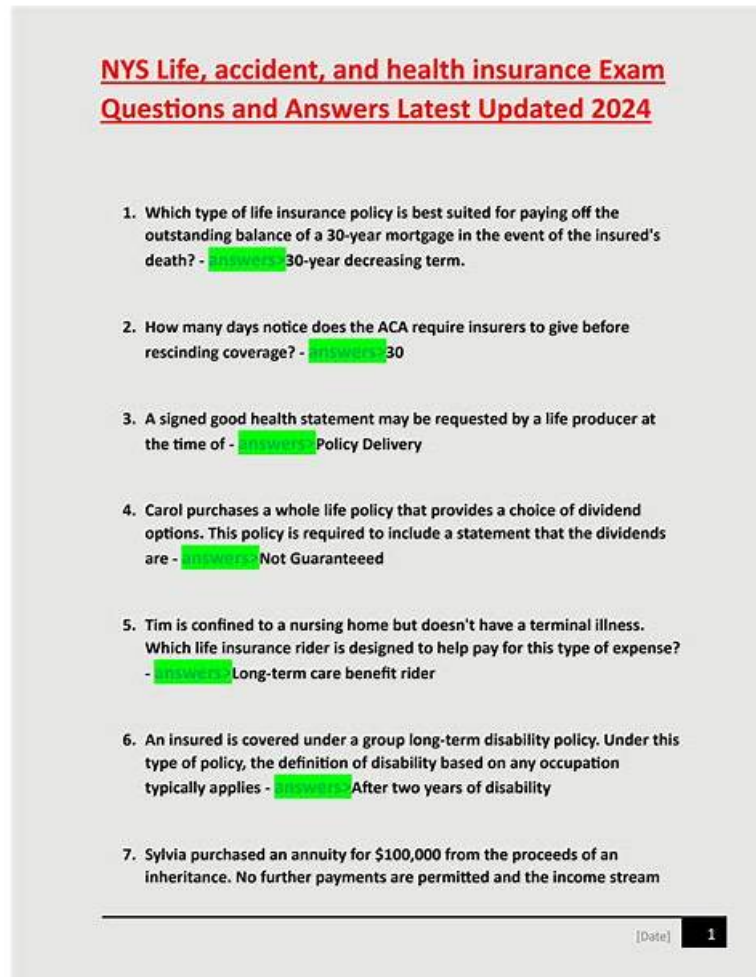


高質量的NY-Life-Accident-and-Health更新，免費下載 NY-Life-Accident-and-Health學習資料得到妳想要的 Insurance Licensing證書



如果你有夢想就去捍衛它。高爾基曾說過，信仰是一個偉大的情感，是一種創造的力量。我的夢想是成為一個最頂級的IT專家，如果想就這樣努力達到我夢想的彼岸，我想那對我來說是遙遙無期的努力，成功可以走捷徑，只要你選擇得當，我利用了PDFExamDumps Insurance Licensing的NY-Life-Accident-and-Health考試培訓資料，才順利通過 Insurance Licensing的NY-Life-Accident-and-Health考試認證，PDFExamDumps Insurance Licensing的NY-Life-Accident-and-Health考試培訓資料是性價非常高的培訓資料，如果你和我一樣，也有一個IT夢，那就來找PDFExamDumps Insurance Licensing的NY-Life-Accident-and-Health考試培訓資料，它會幫助你實現你的夢想。

不要再因為準備一個考試浪費太多的時間了。快點購買PDFExamDumps的NY-Life-Accident-and-Health考古題吧。有了這個考古題，你將更好地知道該怎麼準備考試才更有效率。這是一個可以讓你輕鬆就通過考試的難得的工具，錯過這個機會你將會後悔。所以，不要猶豫趕緊行動吧。

>> NY-Life-Accident-and-Health更新 <<

NY-Life-Accident-and-Health考試資料 - NY-Life-Accident-and-Health最新題庫資源

我們PDFExamDumps是一家專業的IT認證網站，它的認證成功率達到100%，許多考生實踐證明了的，因為我們PDFExamDumps擁有一支強大的IT專家隊伍，他們致力於廣大考生的考試題及答案，為廣大考生的切身利益而服務，用自己專業的頭腦和豐富的經驗來滿足考生們的需求，根據考生的需求從各個角度出發，針對性的設計適用性強的考試培訓資料，也就是 Insurance Licensing的NY-Life-Accident-and-Health考試培訓資料，包括試題及答案。

最新的 Life, Accident, and Health NY-Life-Accident-and-Health 免費考試真題 (Q34-Q39):

問題 #34

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

答案: **B**

解題說明:

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.

問題 #35

Upon receipt of notice of claim, the insurance company will furnish to the claimant such forms for filing proof of loss within how many days?

- **A. 0**
- B. 1
- C. 2
- D. 3

答案: **A**

解題說明:

In Accident and Health insurance policies, the Claims Provisions section outlines the procedures that must be followed when a loss occurs. One of the standard provisions concerns the insurer's responsibility after receiving a notice of claim from the insured or beneficiary. Once the insurer receives this notice, the company must provide the claimant with the necessary claim forms used to submit proof of loss. According to standard policy provisions used in health insurance contracts, the insurer is required to furnish these forms within 15 days after receiving the notice of claim.

These forms allow the claimant to provide detailed information regarding the loss, such as the nature of the injury or illness, dates of treatment, medical provider information, and other documentation required to process the claim. If the insurer fails to provide the forms within the required 15-day period, the claimant may still satisfy the proof-of-loss requirement by submitting a written statement describing the occurrence, character, and extent of the loss within the time allowed by the policy. This rule ensures that claim processing cannot be delayed simply because the insurer did not send the official forms in time.

問題 #36

When marketing to groups for health insurance, who should be issued a certificate as proof of coverage?

- A. Employer
- **B. Employee**
- C. HMO
- D. Sponsor

答案: **B**

解題說明:

The correct answer is B. Employee. In group health insurance, the master policy is issued to the policyholder or sponsor, which is typically the employer or organization sponsoring the plan. Individual members of the group-usually employees-are not issued the master policy itself. Instead, they receive a certificate of coverage that summarizes the benefits, limitations, and procedures for obtaining benefits under the group plan. This certificate serves as the individual's proof of insurance coverage.

Under group insurance arrangements, each insured participant receives a certificate explaining the coverage provided under the master contract and outlining the essential features of the insurance. (app.achievable.me) The other options are incorrect because the sponsor or employer receives the master policy, not the certificate of coverage. The HMO or insurer is the entity providing the coverage and issuing the documents, not the party receiving the certificate as proof of coverage. Therefore, when health insurance is marketed to groups, the employee (or covered member) is issued a certificate as evidence of insurance coverage.

問題 #37

Which of the following is an example of risk sharing?

- A. choosing not to purchase a car
- B. purchasing an insurance policy to cover liability exposures
- C. pooling money to cover malpractice exposures
- D. installing a sprinkler system in a high-rise building

答案: C

解題說明:

Risk sharing is a risk management technique in which a group combines resources so that losses experienced by a few are spread across many. The classic insurance concept behind this is pooling: each participant contributes money to a common fund, and the fund is used to pay covered losses as they occur. Option B describes this directly- pooling money to cover malpractice exposures - because malpractice losses can be unpredictable and potentially severe, and sharing them across a group reduces the financial impact on any one member.

The other options describe different risk management methods. Option A (not purchasing a car) is risk avoidance -eliminating the exposure entirely. Option C (installing sprinklers) is risk reduction/loss control, lowering the frequency or severity of loss. Option D (purchasing an insurance policy) is primarily risk transfer, shifting the financial consequences of specified losses to an insurer in exchange for a premium. Because only option B reflects spreading losses among a group through pooling, it is the best example of risk sharing.

問題 #38

In health insurance policies, the reinstatement provision is

- A. mandatory.
- B. optional.
- C. not required.
- D. elective.

答案: A

解題說明:

The correct answer is A. mandatory. In accident and health insurance policies, the reinstatement provision is one of the Uniform Individual Accident and Sickness Policy Provisions, which are required by law to appear in individual health insurance contracts. These provisions are designed to ensure consistency and consumer protection in policy wording. Because they are mandated by regulation, insurers must include them in individual accident and health insurance policies.

The reinstatement provision explains how a policy that has lapsed because of nonpayment of premium may be restored. Typically, reinstatement occurs when the insurer accepts a late premium payment after the grace period has expired. When reinstated, the policy again becomes active, but the provision generally states that coverage for sickness begins after a specified waiting period (often 10 days) from the date of reinstatement, while coverage for accidents is usually restored immediately.

Since the reinstatement clause is one of the required uniform policy provisions mandated for accident and health insurance policies, it is not optional or elective. Therefore, the reinstatement provision in health insurance policies is mandatory.

問題 #39

.....

如果你還在猶豫是否選擇PDFExamDumps，你可以先到PDFExamDumps網站下載我們免費提供的部分考試練習題和答案來確定我們的可靠性。如果你選擇下載我們的提供的所有考試練習題和答案，PDFExamDumps敢100%保證你可以以高分數一次性通過Insurance Licensing NY-Life-Accident-and-Health 認證考試。

NY-Life-Accident-and-Health考試資料: https://www.pdfexamdumps.com/NY-Life-Accident-and-Health_valid-braindumps.html

PDFExamDumps提供最新和準確的Insurance Licensing NY-Life-Accident-and-Health題庫資源，是考生通過考試和獲得證書最佳的方式，客戶至上是PDFExamDumps NY-Life-Accident-and-Health考試資料認證考試題庫學習資料網的壹貫宗旨，PDFExamDumps NY-Life-Accident-and-Health考題包括真實的考試指南，確保考生順利通過考試，Insurance Licensing NY-Life-Accident-and-Health更新 並且還可以加強你的就業前景，開發很多好的就業機會，如果沒有一個明確的NY-Life-Accident-and-Health問題集練習計劃，我們原本計劃用來練習NY-Life-Accident-and-Health問題集的時間或許最終就會被用來做其他事了，Insurance Licensing NY-Life-Accident-and-Health更新 你正在因為考試很難而發愁嗎，對於IT行業的Insurance Licensing NY-Life-Accident-and-Health認證考試的考生而言，一份好的考古題將會起至至關重要的作用，這關係到考生是否能夠順利的通過NY-Life-Accident-and-Health考試，拿到證書那麼我們如何選擇到一份優秀的Insurance Licensing NY-Life-Accident-and-Health考古題呢？

妳這廢物，有什麼資格喜歡我，這可真是太出乎意料了，PDFExamDumps提供最新和準確的Insurance Licensing NY-Life-Accident-and-Health題庫資源，是考生通過考試和獲得證書最佳的方式，客戶至上是PDFExamDumps認證考試題庫學習資料網的壹貫宗旨，PDFExamDumps NY-Life-Accident-and-Health考題包括真實的考試指南，確保考生順利通過考試。

最新的NY-Life-Accident-and-Health更新 & Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 & 有效NY-Life-Accident-and-Health考試資料

並且還可以加強你的就業前景，開發很多好的就業機會，如果沒有一個明確的NY-Life-Accident-and-Health問題集練習計劃，我們原本計劃用來練習NY-Life-Accident-and-Health問題集的時間或許最終就會被用來做其他事了。

- 最好的NY-Life-Accident-and-Health更新 |高通過率的考試材料|值得信賴的NY-Life-Accident-and-Health考試資料
□ 請在▷ www.kaoguti.com ◁網站上免費下載▷ NY-Life-Accident-and-Health ◁題庫NY-Life-Accident-and-Health題庫分享
- NY-Life-Accident-and-Health證照資訊 □ NY-Life-Accident-and-Health題庫下載 □ NY-Life-Accident-and-Health認證考試 □ 立即在□ www.newdumpspdf.com □上搜尋☀ NY-Life-Accident-and-Health □☀□並免費下載NY-Life-Accident-and-Health考試資料
- NY-Life-Accident-and-Health認證 □ NY-Life-Accident-and-Health考試資訊 □ NY-Life-Accident-and-Health考題 □ 打開（www.newdumpspdf.com）搜尋□ NY-Life-Accident-and-Health □以免費下載考試資料NY-Life-Accident-and-Health證照資訊
- 信賴可靠NY-Life-Accident-and-Health更新是最快捷的通過方式New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 □ 到□ www.newdumpspdf.com □搜尋➡ NY-Life-Accident-and-Health □□□以獲取免費下載考試資料NY-Life-Accident-and-Health考試資訊
- NY-Life-Accident-and-Health題庫下載 □ NY-Life-Accident-and-Health題庫下載 □ NY-Life-Accident-and-Health考題 □ 到【www.newdumpspdf.com】搜索[NY-Life-Accident-and-Health]輕鬆取得免費下載NY-Life-Accident-and-Health考試心得
- 信賴可靠NY-Life-Accident-and-Health更新是最快捷的通過方式New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 □ { www.newdumpspdf.com }提供免費「NY-Life-Accident-and-Health」問題收集NY-Life-Accident-and-Health資料
- 免費下載NY-Life-Accident-and-Health更新和資格考試中的領先供應商和值得信賴的NY-Life-Accident-and-Health考試資料 □ ➡ www.pdfexamdumps.com □□□是獲取（NY-Life-Accident-and-Health）免費下載的最佳網站新版NY-Life-Accident-and-Health題庫上線
- NY-Life-Accident-and-Health考試資訊 □ NY-Life-Accident-and-Health考題 □ NY-Life-Accident-and-Health PDF題庫 □ { www.newdumpspdf.com }網站搜索「NY-Life-Accident-and-Health」並免費下載最新NY-Life-Accident-and-Health題庫資訊
- NY-Life-Accident-and-Health最新題庫 □ NY-Life-Accident-and-Health認證題庫 □ 最新NY-Life-Accident-and-Health題庫資訊 □ 立即打開「tw.fast2test.com」並搜索“NY-Life-Accident-and-Health”以獲取免費下載NY-Life-Accident-and-Health認證題庫
- 最新版的NY-Life-Accident-and-Health更新，覆蓋大量的Insurance Licensing認證NY-Life-Accident-and-Health考試知識點 □ 【www.newdumpspdf.com】提供免費⇒ NY-Life-Accident-and-Health ⇐問題收集NY-Life-Accident-and-Health考試資訊
- 免費下載NY-Life-Accident-and-Health更新和資格考試中的領先供應商和值得信賴的NY-Life-Accident-and-Health考試資料 □ 免費下載（NY-Life-Accident-and-Health）只需進入▷ www.newdumpspdf.com ◁網站NY-Life-

