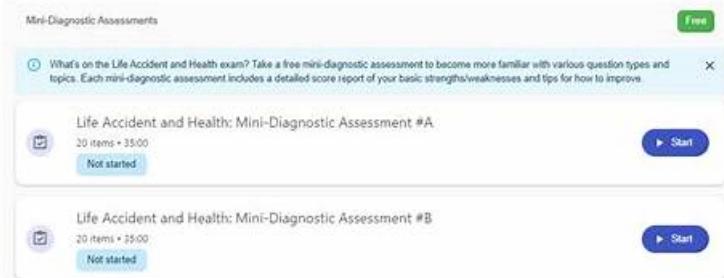


# PA-Life-Accident-and-Health유 효한 시험덤프 & PA-Life-Accident-and-Health시험대비덤프 최신데모



Fast2test는 몇년간 최고급 덤프품질로 IT인증덤프제공사이트중에서 손꼽히는 자리에 오게 되었습니다. Insurance Licensing PA-Life-Accident-and-Health 덤프는 많은 덤프들중에서 구매하는 분이 많은 인기덤프입니다. Insurance Licensing PA-Life-Accident-and-Health시험준비중이신 분이시라면 Insurance Licensing PA-Life-Accident-and-Health한번 믿고 시험에 도전해보세요. 좋은 성적으로 시험패스하여 자격증 취득할것입니다.

Insurance Licensing PA-Life-Accident-and-Health 시험을 한번에 합격할수 없을가봐 두려워 하고 계시나요? 이 글을 보고 계신 분이라면 링크를 클릭하여 저희 사이트를 방문해주세요. 저희 사이트에는 Insurance Licensing PA-Life-Accident-and-Health 시험의 가장 최신 기출문제와 예상문제를 포함하고 있는 Insurance Licensing PA-Life-Accident-and-Health덤프자료를 제공해드립니다. 덤프에 있는 문제와 답을 완벽하게 기억하시면 가장 빠른 시일내에 가장 적은 투자로 자격증 취득이 가능합니다.

>> PA-Life-Accident-and-Health유 효한 시험덤프 <<

## Insurance Licensing PA-Life-Accident-and-Health시험대비 덤프 최신데모, PA-Life-Accident-and-Health유 효한 시험자료

IT인증 시험을 쉽게 취득하는 지름길은 Fast2test에 있습니다. Fast2test의 Insurance Licensing 인증 PA-Life-Accident-and-Health덤프로 시험준비를 시작하면 성공에 가까워집니다. Insurance Licensing 인증 PA-Life-Accident-and-Health덤프는 최신 시험문제 출제방향에 대비하여 제작된 예상문제와 기출문제의 모음자료입니다. Insurance Licensing 인증 PA-Life-Accident-and-Health덤프는 시험을 통과한 IT업계종사자분들이 검증해주신 세련된 공부자료입니다. Fast2test의 Insurance Licensing 인증 PA-Life-Accident-and-Health덤프를 공부하여 자격증을 맙시다.

### 최신 Pennsylvania Insurance Licencing (PAIN) PA-Life-Accident-and-Health 무료샘플문제 (Q160-Q165):

#### 질문 # 160

For the insured, what changes are made to both coverage and premiums under the Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage in comparison to the original group coverage?

- A. Coverage and premium expenses remain the same.
- B. Coverage remains the same, while premiums increase.**
- C. Out-of-pocket expenses increase, while coverage decreases.
- D. Out-of-pocket expenses remain the same, while coverage decreases.

정답: **B**

#### 설명:

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), insured individuals who lose group health coverage due to certain qualifying events are allowed to continue the same group coverage for a limited period. Pennsylvania Life and Health Insurance education materials emphasize that COBRA continuation coverage must be identical to the coverage provided under the original group health plan.

While coverage remains unchanged, the cost to the insured increases significantly. Under COBRA, the insured may be required to pay up to 102% of the total premium, which includes both the employee and employer portions plus an administrative fee. This represents a substantial increase compared to the employee's prior contribution under the employer-sponsored plan.

COBRA does not reduce benefits or alter out-of-pocket expenses related to deductibles or copayments. The only change is the shift in premium responsibility from employer-supported coverage to full premium payment by the insured. Therefore, the correct and verified answer is option C: coverage remains the same, while premiums increase.

### 질문 # 161

A type of life insurance policy most commonly used by businesses for employees is

- A. an equity indexed insurance policy.
- B. a group policy.
- C. a key person policy.
- D. an endowment policy.

정답: B

#### 설명:

The type of life insurance policy most commonly used by businesses for employees in Pennsylvania is a group life insurance policy. Group policies provide coverage to multiple employees under a single master contract issued to the employer. Pennsylvania Life Insurance education materials emphasize that group life insurance is cost-effective, easy to administer, and typically offered as an employee benefit.

Key person policies are used to protect businesses against the loss of essential individuals, not general employees. Endowment policies are personal financial planning tools and are rarely used for employee benefits. Equity indexed insurance policies are specialized individual products, not commonly used in employer-sponsored arrangements. Therefore, group life insurance is the correct and verified answer.

### 질문 # 162

Which of the following best describes how insurers predict the chance of loss?

- A. average disability occurrences
- B. the law of large numbers
- C. current census table
- D. insurable interest

정답: B

#### 설명:

Insurers predict the chance of loss primarily through the law of large numbers, a fundamental principle taught in Pennsylvania Life, Accident, and Health Insurance study guides. This law states that as the number of exposure units increases, the actual loss experience will more closely match the expected loss experience. By insuring a large group of similar risks, insurers can more accurately forecast losses and set appropriate premium rates.

Average disability occurrences and census tables are tools derived from this principle but do not explain how predictions are made. Insurable interest is a legal requirement ensuring the policyowner has a legitimate financial interest in the insured but has no role in loss prediction. The law of large numbers allows insurers to rely on statistical probability rather than guesswork, forming the foundation of underwriting, rate development, and financial stability. Consequently, option B is the correct and verified answer.

### 질문 # 163

Which type of insurer is sometimes referred to as a non-participating company?

- A. Mutual Insurer.
- B. Stock Insurer.
- C. Fraternal Insurer.
- D. Reciprocal Insurer.

정답: B

#### 설명:

Comprehensive and Detailed 150 to 250 words Explanation with all Pennsylvania Life, Accident, and Health Insurance documents without any external URL or links: = In Pennsylvania insurance education and licensing materials, a stock insurer is sometimes referred to as a non-participating company because policyowners do not share in the insurer's profits. Stock insurers are owned by

shareholders, not policyholders, and their primary objective is to generate profit for those shareholders. Any profits earned are distributed as dividends to stockholders rather than to insured individuals.

Non-participating policies issued by stock insurers do not pay policy dividends to policyowners. The premiums charged are fixed, and benefits are contractually guaranteed, but there is no right to share in surplus earnings. This structure contrasts directly with mutual insurers, which are participating companies owned by policyholders who may receive dividends when the company performs well.

Reciprocal insurers are unincorporated associations where members insure one another, while fraternal insurers operate under a lodge system and provide insurance only to members. These entities are not classified as non-participating companies in Pennsylvania licensing terminology. Therefore, under Pennsylvania Life, Accident, and Health Insurance principles, the correct answer is Stock Insurer, making option B the verified choice.

#### 질문 # 164

In order to transact the business of insurance for an insurer, a producer needs to be able to carry out activities not stipulated in the agency contract. This type of authority is referred to as

- A. implied.
- B. fiduciary.
- C. applied.
- D. expressed.

정답: A

#### 설명:

Under Pennsylvania insurance law and producer licensing principles, implied authority refers to the authority a producer has to perform actions that are not specifically stated in the agency contract, but are reasonably necessary to carry out the producer's express duties. This authority allows producers to transact insurance business effectively on behalf of the insurer.

Pennsylvania-approved study materials explain that implied authority supports day-to-day activities such as collecting initial premiums, delivering policies, and explaining coverage terms. These activities are essential to the producer's role even though they may not be explicitly written into the agency agreement.

The other options are incorrect. Expressed authority is authority clearly stated in the contract. Fiduciary describes a duty of trust and care, not a type of authority. Applied authority is not a recognized legal term in Pennsylvania insurance law. Therefore, implied authority is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

#### 질문 # 165

목표가 있다면 목표를 향해 끊임없이 달려야 멋진 인생이 됩니다. 지금의 현황에 만족하여 아무런 노력도 하지 않는다면 언젠가는 치열한 경쟁을 이겨내지 못하게 될 것입니다. IT업종에 종사중이시라면 다른분들이 모두 취득하는 자격증들은 마련해야 되지 않겠습니까? Insurance Licensing 인증 PA-Life-Accident-and-Health 시험은 요즘 가장 인기 있는 자격증 시험의 한과목입니다. IT업계에서 살아남으려면 Fast2test에서 Insurance Licensing 인증 PA-Life-Accident-and-Health 덤프를 마련하여 자격증에 도전하여 자기의 자리를 찾아보세요.

**PA-Life-Accident-and-Health 시험대비 덤프 최신 데모**: <https://kr.fast2test.com/PA-Life-Accident-and-Health-premium-file.html>

Insurance Licensing PA-Life-Accident-and-Health 유효한 시험덤프 IT인증 시험덤프 자료를 제공해드리는 사이트는 너무나도 많습니다, 최근 유행하는 PA-Life-Accident-and-Health 인증 시험에 도전해볼 생각은 없으신지요, 많은 자료정리 필요없이 저희 사이트에서 제공해드리는 깔끔한 PA-Life-Accident-and-Health 덤프만 있으면 자격증을 절반 취득한 것과 같습니다, Insurance Licensing 인증 PA-Life-Accident-and-Health 덤프 공부가 이드로 시험준비 공부를 하시면 시험패스가 쉬워집니다, Pass4Tes의 자료들은 모두 우리의 전문가들이 연구와 노력 하에 만들어진 것이며. 그들은 자기만의 지식과 몇 년간의 연구 경험으로 퍼펙트하게 만들었습니다. 우리 덤프들은 품질은 보장하며 간결 또한 아주 빠릅니다. 우리의 덤프는 모두 실제시험과 유사하거나 혹은 같은 문제들임을 약속합니다. Fast2test는 100% 한번에 꼭 고난의도인 Insurance Licensing 인증 PA-Life-Accident-and-Health 시험을 패스하여 여러분의 사업에 많은 도움을 드리겠습니다, Insurance Licensing PA-Life-Accident-and-Health 시험의 모든 문제를 커버하고 있는 고품질 Insurance Licensing PA-Life-Accident-and-Health 덤프를 믿고 자격증 취득에 고고싱~!

변태 같잖아, 도연도 옥실을 나갔다, IT인증 시험덤프 자료를 제공해드리는 사이트는 너무나도 많습니다, 최근 유행하는 PA-Life-Accident-and-Health 인증 시험에 도전해볼 생각은 없으신지요, 많은 자료정리 필요없이 저희 사이트에서 제공해드리는 깔끔한 PA-Life-Accident-and-Health 덤프만 있으면 자격증을 절반 취득한 것과 같습니다.

# 최신 업데이트된 PA-Life-Accident-and-Health 유효한 시험덤프 인증공부자료

Insurance Licensing인증 PA-Life-Accident-and-Health덤프공부가이드로 시험준비공부를 하시면 시험패스가 쉬워집니다, Pass4Tes의 자료들은 모두 우리의 전문가들이 연구와 노력 하에 만들어진 것이며. 그들은 자기만의 지식과 몇 년 간의 연구 경험으로 퍼펙트하게 만들었습니다. 우리 덤프들은 품질은 보장하며 갱신 또한 아주 빠릅니다. 우리의 덤프는 모두 실제시험과 유사하거나 혹은 같은 문제들임을 약속합니다. Fast2test는 100% 한번에 꼭 고난의도인 Insurance Licensing인증 PA-Life-Accident-and-Health시험을 패스하여 여러분의 사업에 많은 도움을 드리겠습니다.