NY-Life-Accident-and-Health日本語独学書籍、NY-Life-Accident-and-Health前提条件

PSI NY Life Accident & Health Practice Exam 17-55- Flash Cards + 199+ Q & Verified Answers Study Bundle

1. Which policy provision permits the policy owner to take a specified number of days to examine the contract, and allows for cancellation and a full refund if the policy owner rejects the terms or costs?: Free Look
2. When will a policy pay on a UCR basis?: When particular benefits are not listed on a payment schedule
3. Which type of rider reimburses health and social service expenses incurred in a convalescent or nursing home facility?: long term care rider
4. Which of the following is exempted from the incontestability provision in insurance policies?: Fraudulent misstatements
5. What does first dollar coverage mean?: As soon as covered medical expenses are incurred, the policy begins to pay
6. What is the waiver of premium provision?: In a long term care contract, the premium is waived after the insured has been confined for a specific period of time
7. According to the Time Payment of Claims provision, the insurer must make the payment immediately after receiving proof of loss EXCEPT: for claims involving periodic payments
8. Which is a disadvantage to a flexible premium annuity?: the actual amount of the annuity benefit cannot be determined in advance
9. When a policy or certificate containing an accelerated benefit provision is applied for or delivered, the producer is responsible for providing that applicant a summary of coverage that includes all of the following EXCEPT: a detailed and comprehensive summary of the accelerated benefit
10. which one of the following represents an advantage of obtaining a policy loan versus a withdrawal?: the loan is not taxed while a withdrawal is taxed for amounts above the contract

私たちのNY-Life-Accident-and-Health学習教材の合格率は、クライアントが最も気にする問題であり、当社の製品の合格率は99%であり、ヒット率も高いことをクライアントに約束することができます。当社のNY-Life-Accident-and-Health学習資料は、実際のNY-Life-Accident-and-Health試験に基づいて厳選されており、過去数年間の試験論文を参照しています。私たちの専門家チームは彼らに多くの努力を注ぎ、それぞれの答えと質問が有用で価値があることを保証します。また、クライアントがより多くのNY-Life-Accident-and-Health学習リソースを取得し、時代の動向を追跡できるように、頻繁に更新します。したがって、当社の学習教材を使用すると、高い成功確率でテストに合格します。

Insurance Licensing NY-Life-Accident-and-Health Exam Syllabus Topics:

Section	Objectives

State Regulations (New York)	- Licensing requirements • 1. Application and background checks • 2. Pre-licensing education requirements - Ethics and compliance • 1. Unfair trade practices • 2. Producer responsibilities and conduct
Insurance Fundamentals	- Insurance contract law basics • 1. Elements of a valid contract • 2. Policy provisions and clauses - Principles of insurance and risk management • 1. Risk classification and pooling of risk • 2. Insurable interest and indemnity concepts
Accident and Health Insurance	- Health insurance products • 1. Disability income insurance • 2. Hospital and medical expense coverage - Policy features and provisions • 1. Elimination periods and benefit limits • 2. Coordination of benefits

>> NY-Life-Accident-and-Health日本語独学書籍 <<

NY-Life-Accident-and-Health前提条件、NY-Life-Accident-and-Health受験記

NY-Life-Accident-and-Healthの調査問題には、良い仕事を見つけて迅速に昇進するのに役立つ多くの有用で役立つ知識が含まれています。弊社のNY-Life-Accident-and-Healthテストpdfは上級専門家によって精巧に編集されており、時代の傾向に合わせて頻繁に更新されています。教材を購入する前に、まずウェブ上でNY-Life-Accident-and-Health試験実践教材の紹介をご覧ください。または、NY-Life-Accident-and-Health試験問題のデモを無料でダウンロードして、品質を確認することもできます。

Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 認定 NY-Life-Accident-and-Health 試験問題 (Q16-Q21):

質問 # 16
Mortality is based on a large risk pool of

- A. income and time.
- B. geographic area and time.
- C. family history and hobbies.
- D. people and time.

正解：D

解説：
The correct answer is people and time . In insurance, mortality refers to the statistical measurement of death within a defined population. Insurers rely on mortality tables , which are developed using large pools of data that track the probability of death among groups of people over specific periods of time. These tables allow insurance companies to estimate the likelihood that individuals within certain age groups will die within a given year. The concept is based on the law of large numbers , meaning that when a very

large group of people is observed over time, patterns of mortality become predictable and can be used to calculate insurance premiums.
Life insurance companies analyze mortality data across large populations and extended time periods to determine appropriate premium rates and to ensure that they maintain sufficient reserves to pay future claims.
By spreading risk across many policyholders, insurers can accurately project expected losses and maintain financial stability.
The other options are incorrect because mortality statistics are not primarily based on income, geographic area alone, or personal characteristics such as hobbies or family history. The essential foundation of mortality calculations is large groups of people observed over time .

質問 # 17
Which of the following is NOT an Essential Health Benefit Category under the Affordable Care Act?

- A. Emergency Services.
- B. Maternity and Newborn Care.
- C. Laboratory Services.
- D. Alternative Medicine.

正解： D

解說：
The Affordable Care Act (ACA) requires non-grandfathered individual and small group health plans to cover Essential Health Benefits (EHBs) -a defined set of benefit categories that must be included to ensure comprehensive coverage. The EHB categories include, among others, emergency services , laboratory services , and maternity and newborn care , all of which are explicitly listed as required categories. These categories ensure access to critical care such as emergency treatment, diagnostic testing and screenings through lab services, and prenatal, delivery, and newborn-related services.
" Alternative Medicine " is not one of the ACA's EHB categories. While some plans may choose to cover certain alternative or complementary treatments (for example, limited chiropractic or acupuncture benefits), such services-when covered-are typically plan-specific design choices or may be addressed under broader categories only if the state's EHB benchmark defines them that way. The ACA does not mandate "Alternative Medicine" as a standalone essential benefit category in the way it mandates emergency, lab, and maternity
/newborn coverage. Therefore, the option that is NOT an Essential Health Benefit Category is Alternative Medicine .

質問 # 18
A common disaster clause states that if the beneficiary dies from the same accident as the insured individual, the insurer will proceed as if the

- A. beneficiary was never named on the policy.
- B. insured individual outlived the beneficiary.
- C. beneficiary and the insured individual died simultaneously.
- D. beneficiary outlived the insured individual.

正解： B

解說：
A common disaster clause (often discussed with "simultaneous death" situations) addresses what happens when the insured and the primary beneficiary die in the same accident and it is unclear who died first or they die within a very short period. To prevent the death benefit from being paid to the beneficiary's estate (and potentially creating delays, disputes, or unintended distribution), the policy provision directs the insurer to handle the claim as though the insured survived the beneficiary . When the insurer proceeds on that assumption, the primary beneficiary is treated as having predeceased the insured, so the death benefit is paid to the contingent beneficiary if one is named. If there is no contingent beneficiary, proceeds generally go according to the policy's default order (often to the insured's estate).
This clause helps ensure the insured's intended "next in line" recipients receive the proceeds and reduces administrative complications when deaths occur together. Therefore, the insurer proceeds as if the insured individual outlived the beneficiary .

質問 # 19
Clark will be doing business as an agent. When MUST he be appointed by the insurer?

- A. At the time the license application is submitted.
- B. Within 15 days of submitting his license application.
- C. Within 20 days after commissions have been paid.
- D. Within 15 days of signing the agency contract.

正解：D

解説：
The correct answer is B. Within 15 days of signing the agency contract. In New York, when an insurer authorizes a licensed insurance producer to act as its agent , the insurer must make the formal appointment within the time required by state insurance law. The appointment is tied to the establishment of the agency relationship, which begins when the insurer and the producer enter into the agency contract . New York licensing rules require the insurer to notify the state of that appointment within the required 15-day period.
The other choices are incorrect because appointment is not based on the date the producer submits a license application, and it does not have to occur at the exact same moment the license application is filed. It is also unrelated to the timing of commission payments. The appointment requirement exists so the state can identify which insurers a producer is authorized to represent as an agent.
Therefore, once Clark signs the agency agreement and is authorized to act on behalf of the insurer, the insurer must complete the appointment process within 15 days of signing the agency contract .

質問 # 20
Which of the following services must be provided by a health benefit plan issued on or after January 1, 2014?

- A. Long-term care services.
- B. Preventive health services.
- C. Adult dental care services.
- D. Adult eye care services.

正解：B

解説：
The correct answer is D. Preventive health services. Health benefit plans issued on or after January 1, 2014 became subject to the Affordable Care Act's essential health benefit and preventive-service requirements for non-grandfathered coverage in the individual and small-group markets. Those rules require coverage for specified preventive services without cost-sharing when provided in accordance with federal guidelines. New York's post-2014 marketplace coverage materials likewise explain that plans must include the ACA's required essential health benefits, which include preventive and wellness services.
The other options are not the mandatory general requirement described in this question. Adult eye care and adult dental care are not universally required as core benefits in the same way preventive services are; the ACA's pediatric services category specifically includes pediatric vision and dental, not broad adult routine vision or dental as mandatory across all such plans. Long-term care services are also not one of the essential health benefits that every post-2014 health benefit plan must provide. Therefore, among the choices given, the service that must be provided is preventive health services

質問 # 21
......

- NY-Life-Accident-and-Health復習時間 □ NY-Life-Accident-and-Health過去問 □ NY-Life-Accident-and-Health受験料過去問 □ ➠ www.goshiken.com □を開き、▶ NY-Life-Accident-and-Health ◀を入力して、無料でダウンロードしてくださいNY-Life-Accident-and-Health最新問題
- NY-Life-Accident-and-Health資格模擬 □ NY-Life-Accident-and-Health無料過去問 □ NY-Life-Accident-and-Health日本語版テキスト内容 □ ➽ NY-Life-Accident-and-Health □を無料でダウンロード➽ www.goshiken.com □で検索するだけNY-Life-Accident-and-Health赤本合格率
- 完璧-100％合格率のNY-Life-Accident-and-Health日本語独学書籍試験-試験の準備方法NY-Life-Accident-and-Health前提条件 □ ▷ www.japancert.com ◁サイトにて最新▷ NY-Life-Accident-and-Health ◁問題集をダウンロードNY-Life-Accident-and-Healthシュミレーション問題集
- 試験の準備方法-高品質なNY-Life-Accident-and-Health日本語独学書籍試験-認定するNY-Life-Accident-and-Health前提条件 □ 【 NY-Life-Accident-and-Health 】の試験問題は“ www.goshiken.com ”で無料配信中NY-Life-Accident-and-Health日本語版テキスト内容
- NY-Life-Accident-and-Health試験の準備方法｜検証するNY-Life-Accident-and-Health日本語独学書籍試験｜便利なNew York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55前提条件 □ 【 www.jptestking.com 】を入力して☀ NY-Life-Accident-and-Health □☀□を検索し、無料でダウンロードしてくださいNY-Life-Accident-and-Health日本語資格取得
- NY-Life-Accident-and-Health復習解答例 □ NY-Life-Accident-and-Health受験練習参考書 □ NY-Life-Accident-and-Health復習解答例 □ 最新⇒ NY-Life-Accident-and-Health ⇐問題集ファイルは【 www.goshiken.com 】にて検索NY-Life-Accident-and-Health専門知識訓練
- NY-Life-Accident-and-Health最速合格 ☮ NY-Life-Accident-and-Health最新問題 □ NY-Life-Accident-and-Health無料過去問 □ ウェブサイト[www.passtest.jp]から➤ NY-Life-Accident-and-Health □を開いて検索し、無料でダウンロードしてくださいNY-Life-Accident-and-Health最速合格
- 試験の準備方法-高品質なNY-Life-Accident-and-Health日本語独学書籍試験-認定するNY-Life-Accident-and-Health前提条件 □ （ NY-Life-Accident-and-Health ）を無料でダウンロード▶ www.goshiken.com ◀ウェブサイトを入力するだけNY-Life-Accident-and-Health専門知識訓練
- 実用的なNY-Life-Accident-and-Health日本語独学書籍 - 合格スムーズNY-Life-Accident-and-Health前提条件 | 大人気NY-Life-Accident-and-Health受験記 □ 今すぐ“ www.xhs1991.com ”を開き、➠ NY-Life-Accident-and-Health □を検索して無料でダウンロードしてくださいNY-Life-Accident-and-Health受験料過去問
- anoj.in.net, www.notebook.ai, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, fortunetelleroracle.com, www.toprecepty.cz, scalar.usc.edu, ehoroskop.net, hashnode.com, anoj.in.net, telegra.ph, Disposable vapes