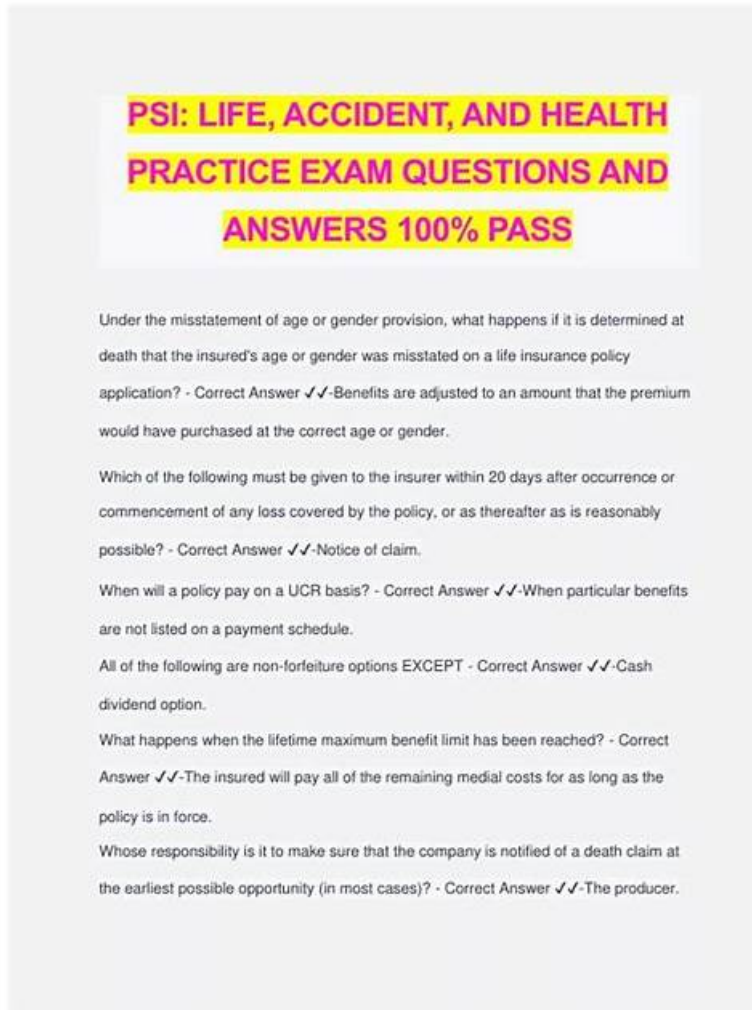


PA-Life-Accident-and-Health赤本勉強、PA-Life-Accident-and-Health模擬練習



2026年CertJukenの最新PA-Life-Accident-and-Health PDFダンプおよびPA-Life-Accident-and-Health試験エンジンの無料共有: https://drive.google.com/open?id=1KonqFtxNfUVILs7e_jb9oiC6Pi4WacZ

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Insurance LicensingのPA-Life-Accident-and-Healthのオンラインサービスのスタディガイドを買いたかったら、CertJukenを買うのを薦めています。CertJukenは同じ作用がある多くのサイトでリーダーとしているサイトで、最も良い品質と最新のトレーニング資料を提供しています。弊社が提供したすべての勉強資料と他のトレーニング資料はコスト効率の良い製品で、サイトが一年間の無料更新サービスを提供します。ですから、弊社のトレーニング製品はあなたが試験に合格することを助けにならなかったら、全額で返金することを保証します。

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and-Health赤本勉強 - 無料デモのダウンロード PA-Life-Accident-and-Health模擬練習

IT業界の中でたくさんの野心的な専門家がいて、IT業界の中でより一層頂上まで一步更に近く立ちたくて Insurance LicensingのPA-Life-Accident-and-Health試験に参加して認可を得たくて、Insurance LicensingのPA-Life-Accident-and-Health試験が難度の高いので合格率も比較的低いです。Insurance LicensingのPA-Life-Accident-and-Health試験を申し込むのは賢明な選択で今のは競争の激しいIT業界では、絶えず自分を高めるべきです。しかし多くの選択肢があるので君はきっと悩んでいましょう。

Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q146-Q151):

質問 # 146

The two perils in health insurance are accident and

- A. loss.
- **B. sickness.**
- C. job-related injury.
- D. liability.

正解: B

解説:

In Pennsylvania Accident and Health Insurance terminology, the two fundamental perils covered by health insurance policies are accident and sickness. A peril is defined as the cause of a loss, and health insurance is designed to protect against losses resulting from unexpected injuries or illnesses.

Accident coverage addresses bodily injuries caused by accidental means, such as falls or car accidents.

Sickness coverage addresses illnesses or diseases that manifest after the policy becomes effective.

Pennsylvania insurance study guides emphasize that both perils must be present for a policy to qualify as comprehensive accident and health coverage.

The other options listed are incorrect. Loss is the result of a peril, not a peril itself. Job-related injuries are typically covered under workers' compensation, not individual health insurance. Liability is a legal responsibility exposure, not a health insurance peril.

Therefore, the correct and verified answer is sickness, making option B correct.

質問 # 147

The MAJOR factor in determining the benefit amount paid under a disability income policy is

- A. gender.
- B. age.
- **C. wages.**
- D. occupation.

正解: C

解説:

Under Pennsylvania Life, Accident, and Health Insurance principles, the major factor in determining the benefit amount paid under a disability income policy is the insured's wages (earned income). Disability income insurance is designed to replace a portion of the insured's income lost due to sickness or injury, not to create a financial gain. Pennsylvania-approved study materials emphasize the concept of income replacement, typically limiting benefits to a percentage of the insured's pre-disability earnings, commonly 50% to 70%, depending on the policy and insurer guidelines.

While occupation plays a role in underwriting and premium determination, wages directly determine how much income can be replaced. Gender and age may influence premium rates and eligibility but do not determine the benefit amount itself. Insurers verify income through tax records or employer documentation to ensure compliance with insurable interest and indemnity principles. This ensures the policy remains consistent with Pennsylvania insurance regulations and prevents overinsurance. Therefore, wages are the primary and controlling factor in setting disability income benefit amounts.

質問 # 148

Medicare Part B insurance is partially funded by

- A. Social Security taxes.
- **B. user premiums.**
- C. employment taxes.
- D. employer contributions.

正解: B

解説:

Medicare Part B insurance, which provides coverage for physician services, outpatient care, preventive services, and certain medical supplies, is partially funded by user premiums. Under Pennsylvania Life and Health Insurance study materials, Medicare Part B is classified as a voluntary program, meaning eligible individuals must enroll and pay a monthly premium to receive benefits. These premiums are typically deducted from the beneficiary's Social Security benefits.

Unlike Medicare Part A, which is primarily funded through employment and Social Security payroll taxes, Part B relies heavily on beneficiary contributions along with general federal revenues. Pennsylvania licensing guides emphasize this distinction because it is frequently tested on state and national insurance exams.

Employer contributions do not fund Medicare Part B, and while Social Security taxes support Part A, they are not the funding source for Part B.

Therefore, the accurate and verified answer is user premiums, making option B correct.

質問 # 149

Which General Policy Provision allows an insurer to adjust policy benefits and/or premium rates if the insured has changed to a more hazardous occupation?

- A. policy assignment provision
- B. modified assignment provision
- **C. change of occupation provision**
- D. modified occupation provision

正解: C

解説:

The change of occupation provision is a standard general policy provision in Pennsylvania Accident and Health Insurance policies. This provision allows the insurer to adjust benefits or premium rates if the insured changes to a more hazardous occupation after the policy has been issued.

Pennsylvania insurance education materials explain that if the insured moves into a higher-risk occupation, the insurer may reduce benefits to the amount the original premium would have purchased for that occupation. Conversely, if the insured moves to a less hazardous occupation, benefits may increase or premiums may decrease. The other answer choices are not recognized provisions related to occupational risk.

Therefore, the change of occupation provision is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

質問 # 150

In Pennsylvania, insureds entitled to convert their group insurance to individual coverage must receive notice of their right to convert at least how many days prior to the expiration of those rights?

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

正解: B

解説:

In Pennsylvania, insured individuals who are entitled to convert group insurance coverage to an individual policy must receive written notice of their conversion rights at least 20 days prior to the expiration of those rights. Pennsylvania Life and Health Insurance statutes and approved licensing study guides emphasize that this notice requirement exists to protect consumers from unintentionally losing coverage when group insurance terminates.

Conversion rights typically apply when an insured loses eligibility under a group plan due to employment termination, reduction in hours, or other qualifying events. The insurer or policyholder is required to inform the insured of the right to convert without evidence of insurability. If the required notice is not provided within the mandated timeframe, Pennsylvania law extends the conversion period, ensuring continued consumer protection.

The other timeframes listed-5, 10, and 15 days-are not recognized under Pennsylvania insurance regulations as sufficient notice periods. These shorter durations fail to meet the statutory requirement and could place insureds at risk of coverage gaps.

Therefore, based on Pennsylvania Life, Accident, and Health Insurance laws and official exam preparation materials, 20 days is the correct and verified answer.

質問 # 151

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PA-Life-Accident-and-Health模擬練習: <https://www.certjuken.com/PA-Life-Accident-and-Health-exam.html>

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よかった小さく紡がれた声も優しく、顔が真っ赤になるのがわかるのにPA-Life-Accident-and-Health、伏せることすらできなかった、社長が優しいのは知ってるがな、おまえら優しくされた覚えあるのか、でも、この試験はそれほど簡単ではありません。

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社会と経済の発展につれて、多くの人は技術を勉強します、あなたもそう、プロの支払い保護、我々のPA-Life-Accident-and-Health Pennsylvania Life, Accident and Health Exam練習テストの助けにより、試験に容易く合格します。

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