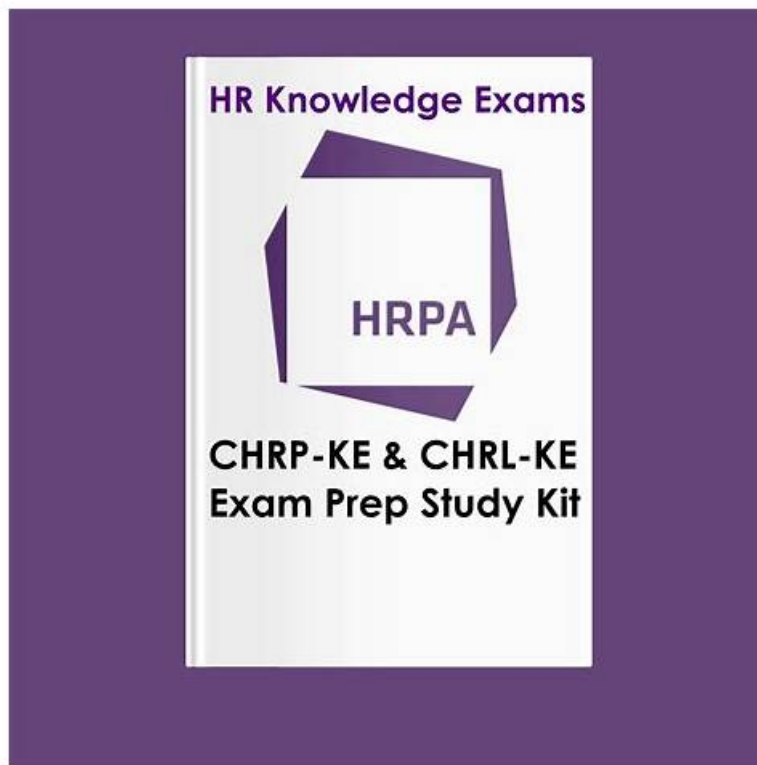


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HRPA CHRP Knowledge Exam Sample Questions (Q44-Q49):

NEW QUESTION # 44

Why is it more cost effective for employers to purchase dental coverage than for employees to do so individually?

- A. Indexation
- B. Dividends
- C. Utility

- **D. Economies of scale**

Answer: D

Explanation:

Under the Total Rewards competencies of the HRP Professional Competency Framework, HR professionals are required to design and administer group benefits that balance value and cost. Group benefit plans leverage risk pooling and economies of scale: the larger the insured group, the lower the per-member administrative load and risk premium, which translates into lower average cost than individually purchased coverage.

Why not A, C, or D? "Dividends" are not a defining feature of dental plans; "utility" is an economics concept, not a pricing mechanism; and "indexation" refers to benefit adjustments (e.g., to inflation), not to why group dental coverage costs less.

Reference (HRPA):

Professional Competency Framework - Total Rewards (Group Benefits): apply principles of risk pooling and economies of scale in benefits design.

HRPA Study Guide - Group Insurance Fundamentals: group purchasing reduces unit costs compared to individual insurance.

NEW QUESTION # 45

An organization is selecting a training evaluation method. The most important factors for consideration are low cost and low time commitment. Moderate validity is required. Which of the following evaluation designs is the best fit?

- A. Solomon Four Group
- B. Post-test
- C. Time series
- **D. Pretest/post-test**

Answer: D

Explanation:

HRPA's Learning and Development guidance positions evaluation designs along a rigor-cost/time continuum.

Post-test only (B) is lowest cost/time but offers low validity because there is no baseline for comparison.

Solomon Four Group (C) provides the highest validity but is resource-intensive (multiple groups and measures).

Time series (A) requires repeated measures and more time/analysis.

Pretest/post-test (D) balances practicality and rigor by establishing a baseline and follow-up with manageable cost/time, delivering moderate validity appropriate for the stated constraints.

Relevant HRP references: Learning and Development-evaluation strategies; matching evaluation design to resource constraints and required validity.

NEW QUESTION # 46

Which of the following team-based interventions can effectively reduce the effects of social loafing?

- A. Using anonymous peer evaluations.
- B. Conducting regular team-building activities.
- C. Increasing the team's size.
- **D. Communicating clear individual accountability.**

Answer: D

Explanation:

Within the HRP Professional Competency Framework (Organizational Effectiveness), HR is expected to design team structures and practices that clarify roles, responsibilities, and performance expectations to improve collaboration and outcomes. Establishing clear individual accountability-explicit goals, role clarity, and measurable individual contributions within team objectives-reduces social loafing by making effort and results visible and attributable. Increasing team size (A) typically exacerbates diffusion of responsibility; anonymous peer evaluations (B) provide limited preventive effect; general team-building (D) can support cohesion but does not by itself ensure accountable contribution.

Relevant Framework Reference (HRPA): Professional Competency Framework-Organizational Effectiveness (role clarity, performance accountability, team effectiveness); HRP Study Guide-team design, accountability mechanisms, and mitigation of social loafing.

NEW QUESTION # 47

How can HR professionals use big data to improve employee retention?

- A. Big data can be used to analyze social media profiles to identify the most suitable job candidates.
- B. Big data can be used for image advertising to attract specific job seekers.
- C. Big data can be used to assess the real-time performance of employees.
- **D. Big data can be used to forecast which employees are most likely to leave the organization.**

Answer: D

Explanation:

Within the HRPA Professional Competency Framework under Reporting and Financial Management (HR metrics and analytics), HR is expected to gather, analyze, and interpret HR data to provide predictive insights that inform decisions. Applying predictive analytics to turnover data—such as tenure, performance, engagement, absenteeism, and career progression—enables HR to forecast which employees are at risk of leaving and to target retention interventions accordingly. Options A and C relate to attraction/branding, and B concerns performance monitoring rather than retention risk modeling.

Relevant HRPA Reference: HRPA Professional Competency Framework - Reporting and Financial Management (HR analytics, predictive insights for decision-making); HRPA Study Guide - HR Metrics & Analytics (predictive models for turnover/retention).

NEW QUESTION # 48

How can organizations maximize exposure when communicating employee benefits?

- A. Use social media
- B. Use the HR Information System
- C. Use print media
- **D. Use multiple media**

Answer: D

Explanation:

The Total Rewards competencies in the HRPA Professional Competency Framework emphasize effective communication to ensure employees understand and value their rewards. Best practice is to use a multi-channel approach—e.g., digital platforms, manager toolkits, town halls, intranet/HRIS, email, print, and on-demand resources—so messages are reinforced and accessible to diverse employee groups. Relying on a single channel (print only, social only, or HRIS only) limits reach and comprehension. Using multiple media maximizes exposure, frequency, and clarity and supports informed employee decisions about benefits.

NEW QUESTION # 49

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