

Kostenlose gültige Prüfung Insurance Licensing NY-Life-Accident-and-Health Sammlung - Examcollection

NYS Life, accident, and health insurance Exam Questions with Answers 2024

Which type of life insurance policy is best suited for paying off the outstanding balance of a 30-year mortgage in the event of the insured's death?

- ✓ 30-year decreasing term.

How many days notice does the ACA require insurers to give before rescinding coverage?

- ✓ 30

A signed good health statement may be requested by a life producer at the time of

- ✓ Policy Delivery

Carol purchases a whole life policy that provides a choice of dividend options. This policy is required to include a statement that the dividends are

- ✓ Not Guaranteed

Tim is confined to a nursing home but doesn't have a terminal illness. Which life insurance rider is designed to help pay for this type of expense?

- ✓ Long-term care benefit rider

An insured is covered under a group long-term disability policy. Under this type of policy, the definition of disability based on any occupation typically applies

- ✓ After two years of disability

Sylvia purchased an annuity for \$100,000 from the proceeds of an inheritance. No further payments are permitted and the income stream begins in 15 years. This contract is a(n)

- ✓ Single premium deferred annuity

Which of these is NOT a factor that influences group health insurance underwriting?

- ✓ Physical exams of group members

What is the grace period required for an individual accident and health insurance policy with monthly premiums?

- ✓ 10 days

In regards to technology and the ACA, which of the following statements is correct?

- ✓ States which operate with an Exchange must offer an internet-based portal

Insurable interest involves what assumption?

- ✓ One person benefits from another person's continued life

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NY-Life-Accident-and-Health Zertifizierungsprüfung & NY-Life-Accident-and-Health Originale Fragen

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Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 NY-Life-Accident-and-Health Prüfungsfragen mit Lösungen (Q106-Q111):

106. Frage

The cause of a loss is called

- A. a risk.
- **B. a peril.**
- C. a hazard.
- D. an exposure.

Antwort: B

Begründung:

In insurance terminology, the cause of a loss is known as a peril . A peril is the specific event or cause that results in damage, injury, or financial loss. Common examples of perils include fire, theft, accident, illness, disability, or death . In life and health insurance, the insured event-such as death in life insurance or sickness and accidental injury in health insurance-is considered the peril that triggers the insurer's obligation to pay benefits under the policy. Insurance policies are designed to provide financial protection against losses that result from covered perils.

It is important to distinguish a peril from other related insurance concepts. A hazard is a condition or situation that increases the likelihood or severity of a loss caused by a peril. Hazards are typically categorized as physical hazards (such as icy roads or faulty wiring), moral hazards (dishonesty or fraudulent behavior), and morale hazards (carelessness because of insurance coverage). An exposure refers to the possibility of loss, while risk refers to the uncertainty regarding the occurrence of a loss. Therefore, the term that specifically describes the direct cause of a loss is a peril .

107. Frage

Which of the following groups is NOT eligible for the Healthy New York Program?

- **A. Large employers**
- B. Sole proprietors
- C. Small employers
- D. Working uninsured

Antwort: A

Begründung:

The correct answer is A. Large employers. The Healthy New York Program was designed by New York State to make health insurance more affordable for individuals and small businesses that typically have difficulty obtaining reasonably priced coverage. The program targets small employers , generally those with a limited number of employees, as well as sole proprietors and certain working individuals who are uninsured . By providing subsidized coverage options, the program helps these groups access basic health insurance protection.

Under the program guidelines used in New York Life, Accident and Health licensing materials, eligibility includes small businesses , self-employed individuals , and working uninsured individuals who meet specific income and employment criteria. These groups are considered eligible because they often lack access to affordable group coverage through large employer-sponsored plans. Large employers , however, are not eligible for the Healthy New York Program. Large companies typically have access to standard group health insurance markets and therefore are not the intended beneficiaries of this subsidized program. Because the program specifically focuses on small businesses and uninsured workers, large employers are excluded from eligibility , making option A the correct answer.

108. Frage

Which premium payment mode typically results in the lowest overall cost for a life insurance policy?

- A. Semi-Annually
- B. Monthly
- **C. Annually**
- D. Quarterly

Antwort: C

Begründung:

The correct answer is D. Annually. Life insurance premiums may be paid using several payment modes, including monthly, quarterly, semi-annually, or annually . Although the total annual premium for a policy is based on the insurer's underwriting calculations, insurers typically apply modal factors when premiums are paid more frequently than once per year. These modal factors slightly increase the cost to cover administrative expenses and the loss of investment income that the insurer would otherwise receive if the premium were paid in one lump sum.

Because of these additional charges, paying premiums monthly, quarterly, or semi-annually usually results in a higher total cost over the course of the year compared to paying the full premium at once. When the premium is paid annually , the policyowner generally avoids these additional modal charges, making it the least expensive payment mode overall .

For this reason, insurance licensing materials and life insurance training commonly explain that while more frequent payment modes may be more convenient for budgeting purposes, annual premium payments provide the lowest total cost for the policyholder over time.

109. Frage

Who is the beneficiary of a key person insurance policy?

- A. Employee.
- B. Insured ' s spouse.
- **C. Employer.**
- D. Business partner.

Antwort: C

Begründung:

The correct answer is Employer . In a key person insurance policy , the business purchases life insurance on the life of an employee, owner, or executive whose services are considered especially valuable to the company. In this arrangement, the business is the policyowner , pays the premiums, and is also named as the beneficiary . If the key person dies, the death benefit is paid to the employer to help offset the financial loss that may result from the death of that important individual.

The purpose of key person insurance is to protect the business against losses such as reduced revenues, replacement and training costs, disruption of operations, loss of credit, or the expense of finding a suitable successor . The policy is not intended primarily to provide personal family protection for the insured employee; that would normally be handled by an individually owned life insurance policy.

The other choices are incorrect because the employee, the insured's spouse, or a business partner would not ordinarily be the beneficiary unless the policy were structured differently from a standard key person arrangement. In the typical and tested form of key person insurance, the employer is the beneficiary.

110. Frage

Someone who sells, solicits, or negotiates insurance contracts for compensation is called

- **A. an insurance producer.**
- B. an insurance adviser.
- C. an independent insurance adjuster.
- D. a life insurer.

Antwort: A

Begründung:

The correct answer is B. an insurance producer . Under New York insurance law and licensing terminology , an individual who sells, solicits, or negotiates insurance contracts for compensation must be licensed as an insurance producer . The term "insurance producer" is a general designation used by state insurance regulations to refer to individuals authorized to act as agents or brokers in the sale of insurance products such as life insurance and accident and health insurance. A licensed producer must meet state requirements, which typically include completing pre-licensing education, passing the state licensing examination, submitting an

application, and maintaining continuing education to keep the license active.

The other options are incorrect. An independent insurance adjuster investigates and settles insurance claims but does not sell policies. An insurance adviser is not the official legal licensing title used in New York for individuals authorized to sell or negotiate policies. A life insurer refers to the insurance company itself, not the individual who markets or sells the policies. Therefore, according to New York Life, Accident and Health licensing standards and New York insurance regulations, the person legally permitted to sell, solicit, or negotiate insurance contracts for compensation is called an insurance producer .

111. Frage

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