

PA-Life-Accident-and-Health試験の準備方法 | 正確的なPA-Life-Accident-and-Health日本語版試験 | 完璧なPennsylvania Life, Accident and Health Exam復習教材

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PA Life, Accident, & Health Insurance Exam Questions and their correct answers

Insurance - **(Answer)** defined as the transfer of PURE risk to the insurance company in consideration for a premium.

Risk is defined as the - **(Answer)** chance of loss.

Speculative risk - **(Answer)** has the possibility for gain or loss and is not insurable.

The chance of loss without any chance of gain is called - **(Answer)** pure risk

A condition that could result in a loss is known as an - **(Answer)** exposure

The presence of a physical hazard - **(Answer)** increases the chance of a loss occurring.

A hazard is something that increases - **(Answer)** the chance of loss.

A peril is - **(Answer)** defined as a cause of loss, such as fire.

To be insurable, - **(Answer)** losses must be calculable.

The law of large numbers applies to - **(Answer)** groups of people, not to individuals.

The law of large numbers - **(Answer)** allows insurers to predict claims more accurately.

The more people in the group, - **(Answer)** the more accurate the predictions are.

Insurance laws are not required - **(Answer)** to be uniform from one state to another.

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>> PA-Life-Accident-and-Health日本語版 <<

PA-Life-Accident-and-Health復習教材、PA-Life-Accident-and-Health実際試験

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Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q156-Q161):

質問 # 156

An insured has a stop-loss limit of \$10,000, a deductible of \$500, and an 80%/20% coinsurance. The insured incurs \$50,000 of covered losses in an accident. How much will the insured have to pay?

- A. \$500
- B. \$10,600
- C. \$10,000
- D. \$10,400

正解: C

解説:

In this scenario, the insured has a deductible of \$500, 80/20 coinsurance, and a stop-loss limit of \$10,000.

Under Pennsylvania accident and health insurance principles, the stop-loss limit caps the insured's total out-of-pocket expenses, including the deductible and coinsurance payments.

The insured incurs \$50,000 in covered losses. First, the insured pays the \$500 deductible, leaving \$49,500.

With an 80/20 coinsurance arrangement, the insured would normally pay 20% of \$49,500, which equals \$9,900. Combined with the deductible, the total out-of-pocket cost would be \$10,400.

However, the stop-loss limit restricts the insured's total responsibility to \$10,000. Once the insured reaches this limit, the insurer pays 100% of remaining covered expenses. Since \$10,400 exceeds the stop-loss limit, the insured only pays \$10,000. This protection is a critical consumer safeguard emphasized in Pennsylvania insurance education materials. Therefore, option C is correct.

質問 # 157

Within how many days does the free-look provision allow the insured the right to return a long-term care policy for full premium?

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

正解: C

解説:

Pennsylvania Long-Term Care (LTC) Insurance regulations require a 30-day free-look period, allowing the insured to return the policy for a full refund of any premium paid. This provision begins on the date the policy is delivered and provides consumers sufficient time to review coverage terms, benefits, limitations, and exclusions.

Pennsylvania-approved LTC study guides emphasize that the extended free-look period reflects the complexity and long-term financial commitment associated with long-term care insurance. If the policy is returned within the 30-day period, it is treated as though it was never issued, and no coverage remains in force.

The shorter free-look periods listed in the other answer choices—5, 10, or 15 days—do not apply to long-term care policies in Pennsylvania. Therefore, 30 days is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

質問 # 158

A temporary insurance producer license may be initially issued for a maximum of:

- A. 30 days
- B. 180 days
- C. 365 days

- D. 90 days

正解: B

解説:

Under Pennsylvania insurance licensing regulations, a temporary insurance producer license may be initially issued for a maximum period of 180 days. This temporary license is granted at the discretion of the Pennsylvania Insurance Commissioner to ensure continuity of insurance services, most commonly following the death or disability of a licensed producer.

The temporary license allows a designated individual, often a surviving spouse or business representative, to manage existing insurance business while arrangements are made for sale, transfer, or closure of the agency.

Temporary licenses are not automatically issued and do not permit unrestricted solicitation unless expressly authorized.

Pennsylvania Life, Accident, and Health Insurance study materials stress that temporary licenses are time-limited and intended solely for business continuity. Extensions beyond the initial period require Commissioner approval and are not guaranteed. Since the maximum initial issuance period is 180 days, option C is the correct and verified answer.

質問 # 159

Who is usually eligible to enroll in a group health plan?

- A. Full-time employees.
- B. Seasonal Employees.
- C. All employees.
- D. Part-time employees.

正解: A

解説:

Under Pennsylvania group health insurance guidelines, full-time employees are usually eligible to enroll in a group health plan. Group health insurance is designed to provide coverage to a defined class of employees who meet specific employment criteria established by the employer and insurer. Pennsylvania insurance study materials emphasize that eligibility requirements must be applied consistently to avoid unfair discrimination.

Full-time employment status is commonly used because it represents a stable and ongoing employment relationship, which helps insurers manage risk and administrative costs. While some employers may choose to offer coverage to part-time or seasonal employees, this is not the standard requirement under group health insurance rules.

Option A and B are incorrect because part-time and seasonal employees are not automatically eligible unless the employer voluntarily extends coverage. Option D is incorrect because not all employees qualify under standard eligibility guidelines.

Therefore, the correct and verified answer is full-time employees.

質問 # 160

Which service can NOT be provided in the patient's home through a home health care policy?

- A. nursing care
- B. banking assistance
- C. meal preparation
- D. housekeeping assistance

正解: B

解説:

Pennsylvania Health Insurance study materials define home health care policies as insurance coverage that provides certain medical and supportive services in the insured's home when hospitalization or skilled care is required. Covered services typically include skilled nursing care, housekeeping assistance, and meal preparation, provided they are part of a prescribed care plan and medically necessary.

Home health care benefits are intended to assist with health-related daily living activities and recovery.

Housekeeping and meal preparation are often limited to light duties directly related to the insured's medical condition, such as maintaining a clean environment or preparing meals according to dietary needs.

Banking assistance, however, is not considered a medical or health-related service and falls outside the scope of home health care coverage. Financial or personal business services are unrelated to medical treatment and are therefore excluded under Pennsylvania health insurance standards.

For this reason, the service that cannot be provided through a home health care policy is banking assistance, making option B the

correct and verified answer.

質問 # 161

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