

Valid Insurance Licensing NY-Life-Accident-and-Health Exam Camp Pdf, NY-Life-Accident-and-Health Exam Tutorials

NY Accident & Health Insurance Licensing Exam Study Guide (2024) || Questions & Answers (100% Correct)

Which section of an insurance policy contains language to assist an insurance company in managing morale and moral hazards - ANSWER - The exclusions

The funds assessed to be deposited into the NY Special Disability Fund are deposited with? - ANSWER - The Commissioner of Taxation and Finance

Someone has been hired to work for Namee Insurance Company to adjust workers compensation claims in the office. This person works as what type of adjuster? - ANSWER - A staff or adjuster who is working as an employee

A products-completed operations claim can be made against products manufacturers, wholesalers, and retailers alleging fault and legal responsibilities except for... - ANSWER - Vicarious liability

What is an incorrect statement on liability Part A of a Personal Auto Policy - ANSWER - When Part A limits are exhausted any limits for Uninsured Motorists coverage can be used to pay the entire claim

What is not true of a Physician, Surgeon, Dentist form? - ANSWER - It is available to be written on an occurrence form only

What is not true of the NY Motor Vehicle Accident Indemnification Corporation? - ANSWER - The injured party must submit all medical bills along with the claim forms within 30 days of the accident that caused the injury

How much does NY pay a family for death benefits for the minimum financial responsibility limit? - ANSWER - \$50,000

The minimum coverage amount for UM/UIM in NY is? - ANSWER - \$25,000 per person; \$50,000 per accident

Part 1 of workers compensation policy covers all but: - ANSWER - Bodily injury caused by employer negligence

The NY department has made an exception for claim-made coverage except for what type of risk? - ANSWER - Motor vehicle liability coverage

What is not a settlement option for liability claims? - ANSWER - Excessive amounts claimed

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Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Sample Questions (Q11-Q16):

NEW QUESTION # 11

Which type of group has a constitution and bylaws, is organized and maintained in good faith for purposes other than obtaining insurance, and has insurance for the purpose of covering members and their employees?

- A. Credit Insurance group.
- **B. Association or labor group.**
- C. Multiple employer group.
- D. Employee or individual employer group.

Answer: B

Explanation:

An association or labor group is a type of eligible group used in group insurance arrangements. These groups are typically formed for professional, trade, or labor-related purposes, not primarily to obtain insurance coverage. To qualify for group insurance, such associations must usually meet certain regulatory standards.

These include having a formal organizational structure, such as a constitution and bylaws, and being organized and maintained in good faith for reasons other than purchasing insurance.

The group insurance coverage is then offered to members of the association and often their employees, allowing individuals who share a common professional or labor affiliation to obtain insurance benefits through the association. Because these organizations already exist for legitimate purposes—such as promoting professional interests, labor representation, or trade development—regulators allow them to sponsor group insurance plans.

The other options do not match the description provided. Credit insurance groups relate to loan repayment protection. Multiple employer groups involve several employers joining together to provide coverage, and employee/employer groups are typical workplace plans sponsored by a single employer. The description given specifically fits an association or labor group.

NEW QUESTION # 12

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

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

Answer: D

Explanation:

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.

NEW QUESTION # 13

If a mother and child are without life insurance, what is the MAXIMUM amount of insurance the mother can purchase on the life of her dependent 5-year-old daughter?

- A. \$25,000
- B. \$10,000
- C. \$50,000
- D. There is no limit

Answer: A

Explanation:

The correct answer is \$25,000 . Under New York Insurance Law § 3207(b) , life insurance may be written on the life of a minor under age 14 years and 6 months by a person who has an insurable interest in that child or on whom the child depends for support. However, the amount that may be issued is limited. For a minor over age 4 years and 6 months , the maximum is \$25,000 or 50% of the life insurance in force on the life of the person effecting the insurance, whichever is greater .

Here, the daughter is 5 years old , so she falls into the "over 4 years and 6 months" category. The mother and child are both described as without life insurance , so there is no insurance in force on the mother's life to create a larger 50% comparison amount. That leaves the statutory base maximum of \$25,000 .

The other answers are incorrect because \$10,000 is below the permitted maximum, \$50,000 exceeds the statutory limit in this fact pattern, and there is definitely not "no limit" under New York law.

NEW QUESTION # 14

Which type of annuity guarantees a level benefit payment?

- A. Fixed.
- B. Limited Life.
- C. Universal.
- D. Variable.

Answer: A

Explanation:

The correct answer is Fixed . A fixed annuity guarantees a level benefit payment because the insurer promises to pay a stated amount or to credit a guaranteed rate of interest, which produces predictable and stable income payments. This makes fixed annuities especially suitable for individuals who want security, stability, and certainty of income , particularly during retirement. In contrast, a variable annuity does not guarantee level payments because its benefits fluctuate based on the performance of the underlying investment accounts, usually separate accounts invested in securities. As investment results rise or fall, the annuity payment amount can increase or decrease. "Universal" is not the standard annuity classification used to describe guaranteed level income payments, and "Limited Life" is not a recognized annuity type for this purpose.

This question tests the distinction between guaranteed income and market-dependent income . In life insurance and annuity licensing materials, fixed annuities are consistently associated with guaranteed principal, guaranteed interest, and predictable benefit payments . Therefore, when asked which type of annuity guarantees a level benefit payment, the correct and expected answer is D. Fixed .

NEW QUESTION # 15

Term life insurance differs from permanent life insurance in that MOST often, term life insurance

- A. is automatically renewable at the end of the term period.
- B. remains in force for a specific period of time.
- C. has a longer premium payment period.
- D. accumulates a much smaller cash value.

Answer: B

Explanation:

Term life insurance is temporary protection designed to provide a death benefit only if death occurs during a stated "term" (such as 10, 20, or 30 years). This is the core distinction from permanent life insurance, which is intended to last for the insured's lifetime (to age 100/121 depending on the policy) as long as required premiums are paid. Term insurance typically offers the largest face amount for the lowest initial premium because it is focused on pure death benefit protection and generally does not build cash value . By contrast, permanent policies (whole life, universal life) combine insurance protection with cash value accumulation and are structured

for long-duration coverage. Option A is incorrect because term life usually accumulates no cash value (not "a smaller cash value"). Option B is incorrect because term often has a shorter premium-paying horizon aligned to the term period. Option D is not "most often" true: some term policies are renewable, but renewability depends on contract provisions and is not automatic in all cases.

NEW QUESTION # 16

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