

# 試験の準備方法-100%合格率のPA-Life-Accident-and-Health日本語学習内容試験-ユニークなPA-Life-Accident-and-Health問題数

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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.

PA-Life-Accident-and-Health「Pennsylvania Life, Accident and Health Exam」試験は簡単ではありません。専門的な知識が必要で、もしあなたはまだこの方面的知識を欠かれば、It-Passportsは君に向ける知識を提供いたします。It-Passportsの専門家チームは彼らの知識や経験を利用してあなたの知識を広めることを助けています。そしてあなたにPA-Life-Accident-and-Health試験に関するテスト問題と解答が分析して差し上げるうちにあなたのIT専門知識を固めています。

変化する地域に対応するには、問題を解決する効率を改善する必要があります。これは、試験に対処するだけでなく、多くの側面を反映しています。PA-Life-Accident-and-Health実践教材は、あなたがそれを実現するのに役立ちます。これらの時間に敏感な試験の受験者にとって、重要なニュースで構成される高効率のPA-Life-Accident-and-Health実際のテストは、最高の助けになります。定期的にそれらを練習することによってのみ、あなたはあなたに明らかな進歩が起こったのを見るでしょう。

>> PA-Life-Accident-and-Health日本語学習内容 <<

**PA-Life-Accident-and-Health問題数 & PA-Life-Accident-and-Health復習対策**

今Insurance LicensingのPA-Life-Accident-and-Health試験を準備しているあなたは復習のいい方法を探しましたか？復習の時間は充足ですか？時間が不足になったら、参考書を利用してみましょう。我々のPA-Life-Accident-and-Health問題集はあなたの要求を満たすことができると信じています。全面的なので、あなたの時間と精力を節約することができます。

## Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q154-Q159):

### 質問 # 154

An insured submits a \$300 claim for medical expenses. The insurer notes that the insured has a past due premium of \$100, and as a result, the insurer only pays \$200. \* Which of the following General Policy Provisions covers this situation?

- A. payment actions
- B. **unpaid premium**
- C. payment of claims
- D. renewability

正解： B

解説：

The situation described falls under the **unpaid premium** general policy provision as outlined in Pennsylvania Accident and Health Insurance regulations. This provision allows an insurer to deduct any past-due premium from claim payments before issuing benefits to the insured. In the given example, the insured submits a \$300 claim, but because \$100 in premiums is overdue, the insurer lawfully reduces the payment to \$200.

Pennsylvania-approved insurance study guides explain that the **unpaid premium** provision protects insurers from paying claims when premiums have not been fully maintained, while still honoring coverage in force.

This provision applies only when coverage remains active and the policy has not lapsed.

The other options are incorrect. The payment of claims provision explains how and when claims are paid, not deductions for unpaid premiums. Renewability addresses continuation of coverage. Payment actions is not a recognized general policy provision.

Therefore, **unpaid premium** is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance policy standards.

### 質問 # 155

Which of the following gives the policyowner access to the cash value that accumulates inside the policy without having to terminate the policy?

- A. Reduced Paid-up Insurance.
- B. Spendthrift Clause.
- C. **Policy Loans.**
- D. Fixed-period Installments.

正解： C

解説：

In Pennsylvania life insurance policies that build cash value, **policy loans** allow the policyowner to access accumulated cash value without surrendering or terminating the policy. Once sufficient cash value exists, the policyowner may borrow against it at the interest rate specified in the policy.

Policy loans are not taxable as income while the policy remains in force. If the loan is not repaid, the outstanding balance plus accrued interest is deducted from the death benefit payable to the beneficiary. This feature provides liquidity while preserving coverage.

The other options do not provide direct access to cash value without altering the policy. A **spendthrift clause** protects proceeds from creditors, reduced paid-up insurance changes the policy's face amount, and fixed-period installments are settlement options payable after death. Therefore, **policy loans** is the correct and verified answer under Pennsylvania Life Insurance regulations.

### 質問 # 156

[I] Intentionally withholding information that should be provided to an insurer is known as

- A. twisting.
- B. misrepresentation.
- C. concealment.
- D. estoppel

正解: C

解説:

In Pennsylvania Life, Accident, and Health Insurance law, concealment is defined as the intentional withholding of material information that should be disclosed to an insurer during the application process.

Insurance contracts are based on the principle of utmost good faith, meaning both parties are expected to provide complete and accurate information.

Concealment occurs when an applicant knowingly fails to disclose facts that would affect the insurer's underwriting decision, such as medical history, hazardous occupations, or lifestyle risks. Unlike innocent mistakes, concealment involves deliberate omission and can materially affect the insurer's risk assessment.

The other options are incorrect under Pennsylvania insurance definitions. Twisting involves replacing a policy with another through misrepresentation. Estoppel prevents an insurer from denying coverage due to prior actions or statements. Misrepresentation refers to providing false statements, while concealment specifically involves withholding information.

If concealment is proven, Pennsylvania law allows the insurer to void the policy or deny claims, even after issuance. Therefore, intentionally withholding information that should be provided to an insurer is correctly identified as concealment.

#### 質問 # 157

When an insurer has the right to terminate a health insurance policy for specific reasons other than the insured's health, the plan is described as

- A. flexibly renewable.
- B. conditionally renewable.
- C. condition dependent.
- D. guaranteed renewable.

正解: B

解説:

Under Pennsylvania Health Insurance provisions, a policy described as conditionally renewable allows the insurer to terminate or refuse renewal of the policy for specific reasons other than the insured's health status.

These permitted reasons are clearly stated in the policy and may include factors such as the insured reaching a certain age, changes in occupation, nonpayment of premiums, or termination of a particular class of insureds.

Pennsylvania insurance study materials emphasize that the key feature of a conditionally renewable policy is that termination cannot be based on deterioration of the insured's health alone.

This differs significantly from other renewal types. A guaranteed renewable policy ensures the insurer cannot cancel coverage as long as premiums are paid, although premiums may increase for an entire class. A flexibly renewable policy allows the insurer to change premiums or benefits on renewal with proper notice. A condition dependent policy is not a recognized renewal classification in Pennsylvania insurance law.

Therefore, when an insurer retains the right to terminate coverage for reasons specified in the contract, excluding health-related causes, the policy is correctly classified as conditionally renewable under Pennsylvania Life, Accident, and Health Insurance regulations.

#### 質問 # 158

Which of the following best describes how insurers predict the chance of loss?

- A. insurable interest
- B. the law of large numbers
- C. average disability occurrences
- D. current census table

正解: B

解説:

Insurers predict the chance of loss primarily through the law of large numbers, a fundamental principle taught in Pennsylvania Life,

Accident, and Health Insurance study guides. This law states that as the number of exposure units increases, the actual loss experience will more closely match the expected loss experience. By insuring a large group of similar risks, insurers can more accurately forecast losses and set appropriate premium rates.

Average disability occurrences and census tables are tools derived from this principle but do not explain how predictions are made. Insurable interest is a legal requirement ensuring the policyowner has a legitimate financial interest in the insured but has no role in loss prediction. The law of large numbers allows insurers to rely on statistical probability rather than guesswork, forming the foundation of underwriting, rate development, and financial stability. Consequently, option B is the correct and verified answer.

## 質問 # 159

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我々のInsurance Licensing PA-Life-Accident-and-Health問題集を購入するかどうかと疑問があると、弊社It-PassportsのPA-Life-Accident-and-Health問題集のサンプルをしてみるのもいいことです。試用した後、我々のPA-Life-Accident-and-Health問題集はあなたを試験に順調に合格させると信じられます。なぜと言うのは、我々の専門家は改革に応じて問題の更新と改善を続けていくのは出発点から勝つからです。

**PA-Life-Accident-and-Health問題数:** <https://www.it-passports.com/PA-Life-Accident-and-Health.html>

It-Passportsがあれば、Insurance LicensingのPA-Life-Accident-and-Health試験に合格するのは心配しません、Insurance Licensing PA-Life-Accident-and-Health日本語学習内容一般的には、試験の準備にもっと多くの時間を費やせれば、試験に最も良い結果を得ることができます、様々なサービスを提供する製品を有したいなら、我々のPA-Life-Accident-and-Health試験トレントはあなたの最良のオプションです、私たちのInsurance LicensingのPA-Life-Accident-and-Health問題集を使うのは君のベストな選択です、It-Passports PA-Life-Accident-and-Health問題数が提供した製品がIT専門家は実際の経験を活かして作った最も良い製品で、あなたが自分の目標を達成するようにずっと一生懸命頑張っています、でも我が社のPA-Life-Accident-and-Health問題数 - Pennsylvania Life, Accident and Health Exam試験学習資料を買えば、合格率が99%であるので我々があなたの合格を保証いたします。

彼の死者の代わり言葉は生き残った人々の唯一の課題という哲学的見方が示すように、この映画は記憶映画つまり絶滅を連想させる記憶映画です、だから小犬丸まで気分があがらないのは、甲斐にとっても困ったことだ、It-Passportsがあれば、Insurance LicensingのPA-Life-Accident-and-Health試験に合格するのは心配しません。

## 試験PA-Life-Accident-and-Health日本語学習内容 & 高品質なPA-Life-Accident-and-Health問題数 | 大人気PA-Life-Accident-and-Health復習対策

一般的には、試験の準備にもっと多くの時間を費やせれば、試験に最も良い結果を得ることができます、様々なサービスを提供する製品を有したいなら、我々のPA-Life-Accident-and-Health試験トレントはあなたの最良のオプションです、私たちのInsurance LicensingのPA-Life-Accident-and-Health問題集を使うのは君のベストな選択です。

It-Passportsが提供した製品がIT専門家は実PA-Life-Accident-and-Health際の経験を活かして作った最も良い製品で、あなたが自分の目標を達成するようにずっと一生懸命頑張っています。

- PA-Life-Accident-and-Health参考書 ~ PA-Life-Accident-and-Health合格率 PA-Life-Accident-and-Healthブロンズ教材 □ 検索するだけで ⇒ [www.it-passports.com](https://www.it-passports.com) から □ PA-Life-Accident-and-Health □ を無料でダウンロード PA-Life-Accident-and-Health合格率
- PA-Life-Accident-and-Health学習資料 □ PA-Life-Accident-and-Health参考書 □ PA-Life-Accident-and-Health復習教材 □ “[www.goshiken.com](https://www.goshiken.com)”は、PA-Life-Accident-and-Health □ □ を無料でダウンロードするのに最適なサイトです PA-Life-Accident-and-Health試験内容
- PA-Life-Accident-and-Health日本語参考 □ PA-Life-Accident-and-Health模擬トレーリング □ PA-Life-Accident-and-Health模擬トレーリング → □ □ [www.jptestking.com](https://www.jptestking.com) サイトにて最新 ⇒ PA-Life-Accident-and-Health □ 問題集をダウンロード PA-Life-Accident-and-Health対応問題集
- PA-Life-Accident-and-Healthブロンズ教材 □ PA-Life-Accident-and-Health模擬試験問題集 □ PA-Life-Accident-and-Health学習資料 □ [ [www.goshiken.com](https://www.goshiken.com) ] から簡単に PA-Life-Accident-and-Health □ □ を無料でダウンロードできます PA-Life-Accident-and-Health模擬試験問題集
- Insurance Licensing PA-Life-Accident-and-Health日本語学習内容: Pennsylvania Life, Accident and Health Exam - [www.goshiken.com](https://www.goshiken.com) 無料デモダウンロード □ □ [www.goshiken.com](https://www.goshiken.com) にて限定無料の PA-Life-Accident-and-Health □ 問題集をダウンロードせよ PA-Life-Accident-and-Health学習資料
- 素敵-ハイパスレートのPA-Life-Accident-and-Health日本語学習内容試験-試験の準備方法PA-Life-Accident-and-Health問題数 □ “PA-Life-Accident-and-Health”を無料でダウンロード □ [www.goshiken.com](https://www.goshiken.com) □ ウェブサイトを入力するだけ PA-Life-Accident-and-Health日本語受験攻略

