

## Code & Ethics Cram #1

**1. Any situation that presents the possibility of a loss is known as**

- A. Consideration
- B. A covered loss
- \*C. A loss exposure
- D. Medical loss ratio

**2. Making an insured whole by restoring them to the same condition as before a loss is an example of**

- A. Reinsurance
- B. The retention of risk
- C. Fiduciary responsibility
- \*D. The principle of indemnity

**3. Which of the following is a requirement of a contract?**

- A. It must be in writing
- B. There must be equal consideration between parties
- C. There must be a negotiation of the terms between parties
- \*D. There must be an offer and acceptance of the contract terms

**4. All of the following are benefits of insurance EXCEPT it**

- \*A. Eliminates fraudulent losses
- B. Provides a source of investment funds
- C. Provides payment for the costs of covered losses
- D. Reduces the uncertainty created by many loss exposures

**5. According to the California Insurance Code, if an insurer's certificate of authority is revoked, the Commissioner can proceed with any of the following actions EXCEPT**

- A. Taking possession of transaction records
- \*B. Using Guarantee Funds to pay salaries
- C. Confiscating the office premises
- D. Liquidating the business

**1. 任何可能造成损失的情况称为**

- A. 考虑
- B. 弥补损失
- \*C. 损失暴露程度
- D. 医疗赔付率

**2. 通过将被保险人恢复到与损失之前相同的状态来使被保险人完整，这是一个例子**

- A. 再保险或分保
- B. 风险保留
- C. 受托责任
- \*D. 损害赔偿原则

**3. 合同的以下哪一项是必需的？**

- A. 必须是书面形式
- B. 各方之间必须平等考虑
- C. 各方之间必须进行条款协商
- \*D. 必须要约并接受合同条款

**4. 以下所有都是保险的好处，除了它**

- \*A. 消除欺诈性损失
- B. 提供投资资金来源
- C. 提供赔偿的损失费用
- D. 减少许多损失敞口造成的不确定性

**5. 根据《加州保险法》，如果吊销了保险人的授权证书，则专员可以采取以下任何措施，但以下除外：**

- A. 拥有交易记录
- \*B. 使用保证金支付工资
- C. 没收办公场所
- D. 清算业务

**6. Upon notification of a claim, a claimant must be given access to the California Fair Claims Settlement Practices resolution by all of the following means EXCEPT**

- A. On-line at the department of insurance internet site
- \*B. By interview appointment with the agent of record
- C. A copy free of charge from the insurer
- D. Written notification from the insurer

**7. All of the following would be considered unfair trade practices EXCEPT**

- A. Making a statement misrepresenting terms of any policy issued
- \*B. Committing any act of discrimination, whether it be deemed fair or unfair
- C. Filing with any supervisor or other public official any false statement of the financial condition of an insurer
- D. Making a statement before the public about any person in the conduct of his insurance business that is untrue

**8. Why is having a large number of similar exposure units important to insurers?**

- \*A. The greater the number insured, the more accurately the insurer can predict losses and set appropriate premiums
- B. The greater the number insured, the more premium is collected to offset fixed costs
- C. The greater the number insured, the greater the number of premiums collected to help cover losses
- D. The insurers increase their market share with every insured

**9. Loss retention is an effective risk management technique when all of the following conditions exist EXCEPT the**

- A. Losses are highly predictable
- \*B. The probability of loss is unknown
- C. Worst possible loss is not serious
- D. Insured chooses to assume the losses involved

**6. 收到索赔通知后，必须通过以下所有方式使索赔人有权使用“加利福尼亚公平索赔解决方案”决议**

- A. 保险部门网站在线
- \*B. 通过采访记录代理人
- C. 保险公司免费提供的副本
- D. 保险人的书面通知

**7. 除以下情况外，以下所有行为均被视为不公平贸易行为：**

- A. 作出虚假陈述任何已发布保单条款的陈述
- \*B. 实施任何歧视行为，无论该行为被视为公平还是不公平
- C. 向任何主管或其他公职人员提交保险人财务状况的任何虚假陈述
- D. 在公众面前就任何从事不正当保险业务的人发表声明

**8. 为什么拥有大量相似的风险敞口单位对保险公司很重要？**

- \*A. 被保险人越多，保险人就越能准确地预测损失并设定适当的保费
- B. 受保人数越多，收取的保费就越能抵消固定成本
- C. 被保险人越多，为弥补损失而收取的保费就越多
- D. 保险公司在每个被保险人中都增加了其市场份额

**9. 如果满足以下所有条件，则损失保留是一种有效的风险管理技术**

- A. 损失是高度可预测的
- \*B. 损失的可能性未知
- C. 最坏的损失并不严重
- D. 被保险人选择承担相关损失

**10. The required contents of a policy include all of the following EXCEPT**

- A. Risk insured against
- B. Parties to the contract
- \*C. The probability of loss
- D. The period during which the insurance is to continue

**11. Risk can be defined as all of the following EXCEPT**

- A. Uncertainty
- \*B. The cause of loss
- C. The chance of loss
- D. The probability of an unexpected outcome

**12. As authorized by the California Insurance Code, the Insurance Commissioner has provided standards for names used by life insurance agents. Under these standards, if any, of the following are automatically acceptable for Mary Brown, a holder of the CLU designation?**

- A. Mary Brown, CLU and Company
- B. Brownies' insurance services
- C. Mary Brown insurance company
- \*D. Mary Brown insurance services

**13. Insureds are entitled to recover an amount NOT greater than the amount of their loss under the principle of**

- A. Adhesion
- \*B. Indemnity
- C. Utmost good faith
- D. Warranty

**14. A contract in which one party promises to indemnify another against loss that arises from an unknown event is**

- \*A. An insurance policy
- B. A restoration policy
- C. A retrocession agreement
- D. A hold-harmless agreement

**15. The process by which an insurer decides whether to issue requested insurance is called**

- A. Adverse selection
- \*B. Underwriting
- C. Application
- D. Competition

**10. 政策的必要内容包括以下所有内容，除了**

- A. 投保风险
- B. 合同双方
- \*C. 损失的可能性
- D. 保险期间

**11. 风险可以定义为以下所有条件，除了**

- A. 不确定
- \*B. 损失原因
- C. 失去机会
- D. 意外结果的可能性

**12. 根据《加利福尼亚保险法》的授权，保险专员为人寿保险代理人使用的姓名提供了标准。根据这些标准，以下哪项（如果有的话）对于CLU名称的持有人Mary Brown是自动接受的？**

- A. 玛丽·布朗（CLU 和公司）
- B. 布朗尼的保险服务
- C. 玛丽·布朗保险公司
- \*D. 玛丽·布朗保险服务

**13. 根据以下原则，被保险人有权追回不超过其损失额的金额：**

- A. 附着力
- \*B. 赔款
- C. 最大诚信
- D. 保证

**14. 一方承诺对因未知事件引起的损失进行赔偿的合同是：**

- \*A. 保险单
- B. 恢复政策
- C. 转让协议
- D. 无保留协议

**15. 保险人决定是否签发要求的保险的过程称为**

- A. 逆向选择
- \*B. 承保
- C. 申请
- D. 竞争

**16. All of the following statements about aleatory contracts are true EXCEPT**

- A. They may be interpreted as a form of gambling.
- B. There are cases where the insurer pays nothing
- \*C. The insured and insurer contribute equally to the contract
- D. If a loss occurs, the insured's premium is small in relation to the amount the insurer pays

**17. As defined in the California insurance code, "insurance" is a**

- \*A. Contract
- B. Gamble
- C. Peril
- D. Risk

**18. Moral hazard can be defined as the increase**

- A. In frequency and severity of losses covered by insurance
- B. Of losses arising from legal precedents created by the courts
- C. Chance of loss occurring due to the insured's carelessness
- \*D. Chance of a loss occurring due to an insured's dishonest tendencies

**19. All of the occurrences listed below are examples of an insurable event as defined by the California Insurance Code EXCEPT**

- A. A guest is injured by a fall from the insured's deck.
- \*B. An insured suffers a financial loss in the state lottery.
- C. An insured is sued for unintentional slander of another person.
- D. An insured is admitted to the hospital for delivery of a newborn.

**20. A situation in which there is a possibility of loss or gain is a**

- A. Pure risk.
- B. Particular risk.
- \*C. Speculative risk.
- D. Fundamental risk.

**16. 以下有关临时合同的所有陈述均属真实，除了**

- A. 他们可能被解释为赌博的一种形式。
- B. 在某些情况下，保险人不支付任何费用
- \*C. 被保险人和保险人对合同的均分
- D. 如果发生损失，则被保险人的保费相对于保险人所支付的金额而言很小

**17. 根据加州保险法的定义，“保险”是指**

- \*A. 合同
- B. 赌
- C. 危险
- D. 风险

**18. 道德风险可定义为增加**

- A. 保险所承保损失的频率和严重性
- B. 由法院创建的法律判例引起的损失
- C. 由于被保险人的粗心而造成损失的机会
- \*D. 由于被保险人不诚实的趋势而发生损失的机会

**19. 下面列出的所有事件都是加利福尼亚保险法典（除了）所定义的可保事件的示例**

- A. 一名客人从被保险人的甲板上摔下受伤。
- \*B. 被保险人在国家彩票中遭受经济损失。
- C. 被保险人因无意诽谤他人而被起诉。
- D. 被保险人被送往医院分娩新生儿。

**20. 可能会有损失或收益的情况是**

- A. 纯风险。
- B. 特殊风险。
- \*C. 投机风险。
- D. 基本风险。

**21. Insurer policy expenses include all of the following EXCEPT**

- A. Taxes.

- \*B. Premiums.
- C. Agent commissions.
- D. Home office operations.

**22. Which of the following information is not required to be communicated in a life insurance contract?**

- A. Applicant's name
- B. Occupation.
- C. Financial information.
- \*D. Personal judgment.

**23. Unintentional concealment entitles the injured party to which course of action, if any?**

- \*A. Rescission of the contract.
- B. \$250 fine to be paid to the injured party.
- C. Possible imprisonment to the party who concealed the information.
- D. None, due to the fact that the concealment was unintentional.

**24. All of the following are characteristics of reinsurance EXCEPT it**

- A. Increases underwriting capacity.
- B. Stabilizes an insurer's profits.
- \*C. Increases the 63 unearned premium reserve.
- D. Provides protection against a catastrophic loss.

**25. What is the goal of the underwriting process?**

- A. To compute the premium rates for insureds.
- B. To select only risks that will not incur losses.
- \*C. To avoid selecting a disproportionate number of bad risks.
- D. To ensure that the company pays any incurred losses promptly.

**21. 保险公司的保单费用包括以下所有费用，除了**  
A. 税收。

- \*B. 保费。
- C. 代理佣金。
- D. 家庭办公室的运作。

**22. 人寿保险合同中不需要传达以下哪些信息？**

- A. 申请人姓名
- B. 占用
- C. 财务信息
- \*D. 个人判断

**23. 无意隐瞒使受害方有权采取哪种行动（如果有）？**

- \*A. 解除合同。
- B. 向受害方支付250美元的罚款。
- C. 隐瞒信息的一方可能被监禁。
- D. 没有，因为隐瞒是无意的。

**24. 以下所有特征都是再保险的特征，除了**

- A. 增加承保能力。
- B. 稳定保险公司的利润。
- \*C. 增加未赚保费储备金。
- D. 提供防止灾难性损失的保护。

**25. 承保过程的目标是什么？**

- A. 计算被保险人的保费率。
- B. 只选择不会造成损失的风险。
- \*C. 为了避免选择过多的不良风险。
- D. 为确保公司及时赔偿所发生的损失。

**26. What is the definition of premium?**

A. Bonus paid by an agent to convince an insured to buy a policy.

\*B. Money an insured pays an insurer to obtain the benefits provided in the policy.

C. Money an insurer pays to an insured to obtain the benefits provided in the policy.

D. Amount the insured pays per unit of cover (e.g., \$10 per \$1000 of coverage)

**27. The direct response distribution of insurance utilizes all of the following to promote the sale of insurance EXCEPT**

A. Internet advertising.

B. Television commercials.

\*C. A telephone call from an agent.

D. Brochures mailed to prospective clients.

**28. According to the California insurance code, an insurance policy must specify all of the following EXCEPT the**

\*A. Financial rating of the insurer.

B. Property or life being insured.

C. Risks insured against.

D. Policy period.

**29. An agent who is acting as an insurance agent, broker, solicitor, life agent, accident and health, or bail agent acts in which capacity when handling premiums or return premiums for an insured?**

\*A. Fiduciary.

B. Legal representative.

C. Managing general agent.

D. Natural person.

**30. Moral hazard can be defined as the increase**

A. In frequency and severity of losses covered by insurance.

B. Of losses arising from legal precedents created by the courts.

C. Chance of a loss occurring due to the insured's carelessness.

\*D. Chance of a loss occurring due to an insured's dishonest tendencies.

A. 代理商支付的奖金，以说服被保险人购买保单。

\*B. 被保险人支付给保险人的款项可获得保单中提供的利益。

C. 保险人支付给被保险人以获取保单中提供的利益的钱。

D. 每单位承保范围内被保险人支付的金额（例如，每1000美元承保范围内10美元）

**27. 保险的直接响应分配利用以下所有条件来促进保险的销售，除了：**

A. 互联网广告。

B. 电视广告。

\*C. 代理商打来的电话。

D. 手册邮寄给潜在客户。

**28. 根据加利福尼亚州的保险法规，保险单必须指定以下所有内容，除了**

\*A. 保险公司的财务评级。

B. 被保险财产或人寿。

C. 投保的风险。

D. 保单期。

**29. 充当保险代理人，经纪人，律师，人寿代理人，事故和健康人或保释代理人的代理人在为被保险人处理保费或退还保费时以哪种身份行事？**

\*A. 受托人。

B. 合法代表。

C. 管理总代理。

D. 自然人。

**30. 道德风险可以定义为增加，**

A. 保险涵盖的损失频率和严重性。

B. 由法院创造的法律先例引起的损失。

C. 由于被保险人的粗心而造成损失的机会。

\*D. 由于被保险人不诚实的趋势而发生损失的机会。

**26. 保费的解释是什么？**



**31. Who are members of the medical information bureau?**

- A. Hospitals.
- B. Physicians.
- C. Medical bill reviewers.
- \*D. Life and health insurers.

**32. Which of the following statements regarding risk is TRUE?**

- \*A. Only pure risks are insurable.
- B. Only speculative risks are insurable.
- C. Both pure and speculative risks are insurable.
- D. Neither pure nor speculative risks are insurable.

**33. The purchase of an insurance policy may accomplish all of the following for the insured EXCEPT**

- A. A reduction of uncertainty.
- \*B. The elimination of the risk.
- C. A replacement of a large possible loss by a "smaller certain loss".
- D. Reduction in worry/greater peace of mind.

**34. Unless it is merely a statement of an expectation or belief, a representation as to the future is considered which of the following?**

- A. Liability
- \*B. Promise
- C. Provision
- D. Restriction

**35. What is meant by referring to an insurance policy as a unilateral contract?**

- A. One party may receive more than other parties.
- \*B. Only one party makes a legally enforceable promise.
- C. One party draws up the contract and the other accepts it.
- D. The obligation of one party depends on the performance of obligations by the other party.

**31. 医疗信息局的成员是谁?**

- A. 医院。
- B. 医师。
- C. 医疗账单审查员。
- \*D. 人寿和健康保险公司。

**32. 下列有关风险的陈述中哪一项是正确的?**

- \*A. 只有纯风险才是可保的。
- B. 只有投机风险是可保的。
- C. 纯风险和投机风险都是可以保险的。
- D. 纯粹的风险和投机的风险都不能保证。

**33. 购买保险单可以为被保险人完成以下所有事项, 但除外**

- A. 减少不确定性。
- \*B. 消除风险。
- C. 用“较小的确定损失”代替可能的较大损失。
- D. 减少忧虑/更大的心态。

**34. 除非仅仅是对期望或信念的陈述, 否则关于未来的表示应视为以下哪项?**

- A. 责任
- \*B. 诺言
- C. 规定
- D. 限制

**35. 将保险单称为单方面联系是什么意思?**

- A. 一方可能比另一方得到更多。
- \*B. 只有一方做出法律上可执行的承诺。
- C. 一方起草合同, 另一方接受。
- D. 一方的义务取决于另一方的义务履行。

**36. What rule is used to determine the importance of a representation?**

- A. The law of adhesion.
- B. That of aleatory contracts.
- \*C. The materiality of concealment.
- D. The insurable interest standard.

**37. In insurance terminology, "indemnity" means**

- A. Award.
- B. Advance.
- \*C. Make whole.
- D. Overcompensate.

**38. A contract of indemnity is one in which**

- \*A. One party is restored to the same financial position the party was in before the loss occurred.
- B. One party is obligated to assume the legal liability of another party
- C. One party must adhere to the agreement as written by the other party.
- D. Both parties are expected to act in complete honesty.

**39. An agent who is acting as an insurance agent, broker, solicitor, life agent, accident and health, or bail agent acts in which capacity when handling premiums or return premiums for an insured?**

- \*A. Fiduciary.
- B. Legal representative.
- C. Managing general agent.
- D. Natural person.

**40. When must insurance records of insurance agents and brokers be made available to the insurance commissioner?**

- A. Within 30 days of a written request by the commissioner.
- B. After the policy is issued.
- C. Annually and submitted with the proper paperwork.
- \*D. At all times.

**36. 使用什么规则确定表示的重要性?**

- A. 附着力定律。
- B. 临时合同。
- \*C. 隐藏的重要性。
- D. 可保利息标准。

**37. 用保险术语来说,“赔偿”是指**

- A. 奖
- B. 提前
- \*C. 完全修复术
- D. 过度补偿

**38. 赔偿合同是其中的一项**

- \*A. 一方恢复到与损失发生前相同的财务状况。
- B. 一方有义务承担另一方的法律责任
- C. 一方必须遵守另一方所写的协议。
- D. 双方均应诚实守信

**39. 充当保险代理人, 经纪人, 律师, 人寿代理人, 事故和健康人或保释代理人的代理人在为被保险人处理保费或退还保费时以哪种身份行事?**

- \*A. 受托人。
- B. 合法代表。
- C. 管理总代理。
- D. 自然人。

**40. 何时才能将保险代理人和经纪人的保险记录提供给保险专员?**

- A. 在专员提出书面要求的30天内。
- B. 政策发布后。
- C. 每年并提交适当的文件。
- \*D. 每时每刻。

**41. What would a person be guilty of who refuses to submit books and records to the**



**Commissioner once a seizure order has been executed?**

- A. A felony.
- \*B. A misdemeanor.
- C. Misrepresentation.
- D. Contempt of court.

**41.** 一旦执行扣押令而拒绝向专员提交

**42. All of the following qualify as "background information" as defined in section 1729.2 of the California Insurance Code, EXCEPT**

\*A. Misdemeanor charges filed not resulting in conviction.

B. An administrative action regarding a professional or occupational license.

C. A misdemeanor or felony conviction or a filing of felony criminal charges in a state or federal court.

D. Any admission, or judicial finding or determination, of fraud, misappropriation or conversion of funds, misrepresentation, or breach of fiduciary duty.

书籍和记录，该人会犯什么罪？

- A. 重罪。
- \*B. 轻描淡写。
- C. 虚假陈述。
- D. 蔑视法庭。

**42.** 以下所有内容均符合《加利福尼亚保险法典》第1729.2节所定义的“背景信息”，除了

\*A. 提起轻罪指控不会导致定罪。

B. 有关专业或职业许可证的行政诉讼。

C. 轻罪或重罪定罪或在州或联邦法院提起重罪指控。

D. 欺诈，挪用或转换资金，虚假陈述或违反信托义务的任何承认或司法认定或裁定。

**1. Which type of insurer is owned by its policyholders?**

- A. A fraternal society.
- B. A reciprocal exchange.
- \*C. A mutual insurer.
- D. A capital stock insurer.

**2. The required contents of a policy include all of the following EXCEPT**

- A. Risks insured against.
- B. Parties to the contract.
- \*C. The probability of loss.
- D. The period during which the insurance is to continue.

**3. Section 1729.2 of the California Insurance Code requires insurance producer applications and licensees to notify the Insurance Commissioner in writing, within \_\_\_\_ days of changes in background information after an application has been submitted or license has been issued.**

- A. 15
- B. 20
- \*C. 30
- D. 45

**4. What rule is used to determine the importance of a representation?**

- A. The law of adhesion.
- B. That of aleatory contracts.
- \*C. The materiality of concealment.
- D. The insurable interest standard.

**5. How often MUST an insurer file the National Association of Insurance Commissioners (NAIC) financial statement?**

- A. Monthly.
- B. Quarterly.
- \*C. Annually.
- D. Every three years.

**6. Which of the following is a hazard?**

- A. A peril.
- B. A speculative risk.
- C. A large number of similar exposure units.
- \*D. A condition that may increase the likelihood of a loss occurring.

**1. 哪种类型的保险公司由保单持有人拥有?**

- A. 一个兄弟般的社会。
- B. 相互交换。
- \*C. 共同保险人。
- D. 资本股票保险公司。

**2. 策略的必需内容包括以下所有内容, 除了**

- A. 投保的风险。
- B. 合同双方。
- \*C. 损失的可能性。
- D. 继续保险的期限。

**3. 加利福尼亚保险法典第1729.2节要求保险生产者申请和被许可人在提交申请或发放许可后背景信息发生变化的\_\_\_\_天内, 以书面形式通知保险专员。**

- A. 15
- B. 20
- \*C. 30
- D. 45

**4. 使用什么规则确定表示的重要性?**

- A. 附着力定律。
- B. 临时合同。
- \*C. 隐藏的重要性。
- D. 可保利息标准。

**5. 保险公司必须多久提交一次全国保险专员协会 (NAIC) 的财务报表?**

- A. 每月一次。
- B. 季刊。
- \*C. 每年。
- D. 每三年。

**6. 以下哪项是危险?**

- A. 危险。
- B. 投机风险。
- C. 大量类似的曝光单位。
- \*D. 一种可能增加发生损失的可能性的状况。

**7. Upon notification of a claim, a claimant must be given access to the California Fair**

**Claims Settlement Practices resolution by all of the following means EXCEPT**

- A. On-line at the department of the insurance internet site.
- \*B. By interview appointment with the agent of record.
- C. A copy free of charge from the insurer.
- D. Written notification from the insurer.

**8. The direct response distribution of insurance utilizes all of the following to promote the sale of insurance EXCEPT**

- A. Internet advertising.
- B. Television commercials.
- \*C. A telephone call from an agent.
- D. Brochures mailed to prospective clients.

**9. A person authorized by and on behalf of an insurer who transacts life, disability or life and accident and health insurance is defined as a**

- A. Broker.
- B. Solicitor.
- \*C. Life agent.
- D. Life and disability analyst.

**10. A contract that restores an injured party to the condition that was present before the loss is**

- A. A futures contract.
- B. A personal contract
- \*C. An indemnity agreement.
- D. A hold-harmless agreement.

**11. Which of the following would an agent be guilty of misrepresenting the amount of dividends a policy will pay?**

- A. A felony.
- \*B. A misdemeanor.
- C. An aleatoric breach.
- D. A fiduciary infraction.

7. 收到索赔通知后，必须通过以下所有方式使索赔人有权使用“加利福尼亚公平索赔解

决方案”决议，除了

- A. 在保险部门网站上在线。
- \*B. 通过采访记录代理人。
- C. 保险公司免费提供的副本。
- D. 保险人的书面通知。

**8. 保险的直接响应分配利用以下所有条件来促进保险的销售，除了：**

- A. 互联网广告。
- B. 电视广告。
- \*C. 代理商打来的电话。
- D. 手册邮寄给潜在客户。

**9. 经保险人授权并代表其进行人寿，伤残或人寿与事故及健康保险的人，其定义为：**

- A. 经纪人。
- B. 律师。
- \*C. 生命代理。
- D. 生命和残疾分析师。

**10. 一项使受害方恢复到损失前所处状态的合同是：**

- A. 期货合约
- B. 个人合同
- \*C. 赔偿协议
- D. 无保留协议

**11. 代理人错误地陈述了保单将支付的股息金额，以下哪项是有罪的？**

- A. 重罪。
- \*B. 轻描淡写。
- C. 无罪的违反。
- D. 违规行为。

**12. If you have been convicted of a misdemeanor and that misdemeanor conviction is later expunged pursuant to California Penal Code Section 1203.4 which**

of the following is true?

- \*A. Even though your misdemeanor conviction was expunged, you must still disclose your misdemeanor conviction on your individual application for an insurance license
- B. Since your misdemeanor conviction was expunged, you do not need to disclose your misdemeanor conviction on your individual application for an insurance license.
- C. The California department of insurance only requires an applicant to disclose felony convictions.
- D. None of the above.

**13. Policies covered under the California Life and Health Insurance Guarantee Association include all of the following EXCEPT**

- A. Disability income.
- B. Individual health.
- C. Deferred annuities.
- \*D. Self-funded group life.

**14. According to California Insurance, if an insurer's certificate of authority is revoked, the Commissioner can proceed with any of the following actions EXCEPT**

- A. Taking possession of transaction records.
- \*B. Using Guarantee Funds to pay salaries.
- C. Confiscating the office premises.
- D. Liquidating the business.

**15. If an insurer must have its rates accepted by the Insurance Department prior to using them, the insurer would be operating in which of the following types of jurisdictions?**

- A. File and use.
- B. Use and file.
- \*C. Prior approval.
- D. State mandated.

**16. The California Code of Regulations governing claim settlement practices prohibits all of the following acts of unfair discrimination EXCEPT denial of a claim based on**

- A. Gender.
- B. Income.
- \*C. Reckless behavior.
- D. A physical handicap.

**12. 如果您因轻罪而被定罪，而后根据加利福尼亚州刑法典1203.4节将轻罪定罪撤销，以下哪一项是正确的？**

- \*A. 即使您的轻罪定罪已被撤销，您仍必须

在个人申请保险执照时披露您的轻罪定罪

- B. 由于您的轻罪定罪已被删除，因此您无需在个人申请和保险执照上披露您的轻罪定罪。
- C. 加州保险部门只要求申请人披露重罪。
- D. 以上都不是。

**13. 加州人寿与健康保险保证协会所涵盖的保单包括以下所有内容，除了**

- A. 残疾收入。
- B. 个人健康。
- C. 递延年金。
- \*D. 自费团体生活。

**14. 根据加州保险公司的规定，如果保险公司的授权证书被撤销，则专员可以采取以下任何一种行动，除外**

- A. 拥有交易记录。
- \*B. 使用保证金支付工资。
- C. 没收办公场所。
- D. 清算业务。

**15. 如果在使用保险公司之前必须让保险部门接受其费率，那么该保险公司将在以下哪种司法管辖区运营？**

- A. 归档并使用。
- B. 使用和归档。
- \*C. 事先批准。
- D. 国家授权。

**16. 加利福尼亚州规范索赔解决方法的法规禁止以下所有不正当歧视行为，除非基于以下原因拒绝索赔：**

- A. 性别。
- B. 收入。
- \*C. 鲁莽的行为。
- D. 身体上的障碍。

**17. An insurance solicitor is a person authorized to**

- A. Sell life insurance.
- B. Charge a service fee.
- C. Act as a broker on behalf of an insurer.

\*D. Assist a broker or agent in selling insurance

**18. When a person changes an insured fee to review the insured's existing life policy, what type of license does that person need?**

A. A life agent.

B. A personal lines agent.

\*C. A life and disability analyst.

D. A life or disability adjuster.

**19. It is considered an unfair method of competition for an agent to advertise that the insurer the agent is appointed with is**

A. Highly rated by A.M. Best Company.

B. An admitted insurer in the state of California.

\*C. A member of the insurance Guarantee Association.

D. Fully authorized by the certification to sell insurance.

**20. The increase in the probability of a loss resulting from an insured's dishonest tendencies is known as**

A. Physical hazard.

B. Morale hazard.

\*C. Moral hazard.

D. Legal hazard.

**21. All of the following are requirements of a contract EXCEPT**

A. The contract must have a legal purpose.

\*B. There must be equal consideration between the parties.

C. The parties to the contract must be legally competent.

D. There must be an offer and acceptance of the contract terms.

**22. According to the California Insurance Code, the Commissioner can disapprove a licensee's request to use a fictitious name for any of the following reasons EXCEPT that the**

\*A. The name is the licensee's actual name.

B. Use of the name would be misleading.

C. Name is too similar to a name already filed.

D. Name implies that the licensee is an underwriter.

**17. 保险律师是被授权从事以下活动的人：**

A. 出售人寿保险。

B. 收取服务费。

C. 代表保险人担任经纪人。

\*D. 协助经纪人或经纪人销售保险

**18. 当某人更改被保险人的费用以查看被保险人的现有人寿政策时，该人需要哪种执照？**

A. 救生员。

B. 个人线路代理。

\*C. 生命和残疾分析师。

D. 生活或残疾调整者。

**19. 代理人宣传代理人所委任的保险人是不公平的竞争方法**

A. 受到A.M.的高度评价最佳公司。

B. 加利福尼亚州的一家公认的保险公司。

\*C. 保险担保协会的成员。

D. 经认证完全授权可销售保险。

**20. 被保险人不诚实的趋势导致损失的可能性增加称为：**

A. 人身危险。

B. 士气危害。

\*C. 道德风险。

D. 法律危害。

**21. 以下所有都是合同的要求，除了**

A. 合同必须具有法律目的。

\*B. 各方之间必须平等考虑。

C. 合同各方必须具有法律效力。

D. 合同条款必须没有提供和接受。

**22. 根据《加利福尼亚保险法》，除以下原因外，专员可以出于以下任何原因而拒绝许可人使用虚拟名称的请求**

\*A. 名称是被许可人的真实姓名。

B. 名称的使用将产生误导。

C. 名称与已经提交的名称太相似。

D. 名称暗示被许可人是承销商。

**23. Risk can be defined as all of the following EXCEPT**

A. Uncertainty.

\*B. The cause of loss.

- C. The chance of loss.
- D. The probability of an unexpected outcome.

**24. According to the California Insurance Code, an "insurance broker" is**

- A. Authorized by an insurer to transact insurance.
- B. Employed to assist an insurance agent in transacting insurance.
- C. Hired by an insured to give advice about insurance transactions.
- \*D. Compensated for transacting insurance on behalf of another person with an insurer.

**25. Failure to report background changes within 30 days as required under section 1729.2 of the California Insurance Code could subject a licensee or applicant to**

- A. Suspensions.
- B. Denial.
- C. Revocation of the license.
- \*D. All of the above.

**26. Insurer expenses include all of the following EXCEPT**

- A. Taxes.
- \*B. Policy premiums.
- C. Agent commissions.
- D. Home office operations.

**27. The PRIMARY objectives of insurance regulation include all of the following EXCEPT**

- A. Rate regulation.
- B. Consumer protection.
- C. Solvency surveillance.
- \*D. Interpret policy provisions.

**28. What is called when an insurer uses higher rates for an individual solely based on religion, race, or ethnic group?**

- A. Redlining.
- B. Categorizing.
- C. Social injustice
- \*D. Unfair discrimination

**23. 风险可以定义为以下所有条件，除了**

- A. 不确定。
- \*B. 造成损失的原因。
- C. 损失的机会。

- D. 意外结果的可能性。

**24. 根据《加州保险法》，“保险经纪人”是**

- A. 由保险公司授权进行保险交易。
- B. 协助保险代理人办理保险。
- C. 被保险人雇请提供有关保险交易的建议。
- \*D. 代他人与保险人进行保险交易的补偿。

**25. 如果未能按照《加利福尼亚保险法》第 1729.2 条的要求在 30 天内报告背景变化，则可能会使被许可人或申请人遭受以下损害：**

- A. 悬架。
- B. 拒绝。
- C. 吊销许可证。
- \*D. 上述所有的。

**26. 保险公司的费用包括以下所有费用，除了**

- A. 税收。
- \*B. 保单保费。
- C. 代理佣金。
- D. 家庭办公室的运作。

**27. 保险法规的主要目标包括以下所有内容，除了**

- A. 费率调节。
- B. 消费者保护。
- C. 偿付能力监督。
- \*D. 解释政策规定。

**28. 当保险公司仅根据宗教，种族或族裔群体对个人使用更高的费率时，该怎么办？**

- A. 正在改写。
- B. 分类。
- C. 社会不公
- \*D. 不公平的歧视

**29. All of the following qualify as Background Information as defined in Section 1729.2 of the California Insurance Code, EXCEPT**



A. A misdemeanor or felony conviction or a filing of felony criminal charges in state or federal court.

\*B. Misdemeanor charges.

C. An administrative action regarding a professional or occupational license.

D. Any admission, or judicial finding or determination, or fraud, misappropriation or conversion of funds, misrepresentation, or breach of fiduciary duty.

**30. Which is an agreement in which an insurer contract with a third party to insure itself against losses from insurance policies it issues?**

A. Adhesion.

B. Avoidance.

C. Indemnity.

\*D. Reinsurance.

**31. Loss retention is an effective risk management technique when all of the following conditions exist EXCEPT the**

A. Losses are highly predictable.

\*B. The probability of loss is unknown.

C. Worst possible loss is not serious.

D. Insured chooses to assume the losses involved.

**32. When are parties to a contract REQUIRED to communicate information solely based on personal judgment for a matter in question?**

A. Only when the policy terms require it.

B. Only when relevant.

C. Only when asked.

\*D. Never.

**33. When used in the California insurance code the word "may" is intended to be**

A. Final.

B. Mandatory.

C. Optional.

\*D. Permissive.

**29. 以下所有内容均符合《加利福尼亚保险法典》第1729.2节中定义的背景信息，除了**

A. 轻罪或重罪定罪，或在州或联邦法院提起重罪指控。

\*B. 轻罪指控。

C. 有关专业或职业许可证的行政诉讼。

D. 任何承认，司法裁定或欺诈，欺诈，挪用或转换资金，虚假陈述或违反信托义务。

**30. 保险公司与第三方订立哪项协议以为其自身签发的保险单的损失提供保险？**

A. 附着力。

B. 回避。

C. 赔款。

\*D. 再保险。

**31. 如果满足以下所有条件，则损失保留是一种有效的风险管理技术**

A. 损失是高度可预测的。

\*B. 损失的可能性未知。

C. 最坏的损失并不严重。

D. 被保险人选择承担相关损失。

**32. 合同各方何时仅需要根据个人判断对问题进行信息交流？**

A. 仅在政策条款要求时。

B. 仅在相关时。

C. 仅在询问时。

\*D. 决不。

**33. 在加州保险法规中使用“可能”一词时**

A. 最后。

B. 必选

C. 可选的。

\*D. 宽容。

**34. It is a Federal offense for an insurance agent to do all of the following EXCEPT**

A. Falsify financial records.

B. Embezzle premium payments.

\*C. Misrepresent facts on an insurance application.

D. Willfully engages in the business of insurance with a felony conviction and without the consent of the commissioner.

**35. All of the following statements about aleatory contracts are true EXCEPT**

A. They may be interpreted as a form of gambling.

B. There are cases where the insurer pays nothing.

\*C. The insured and insurer contribute equally to the contract.

D. If a loss occurs, the insured's premium is small in relation to the amount the insurer pays

**36. A contract in which one party promises to indemnify another against loss that arises from an unknown event is**

\*A. An insurance policy.

B. A restoration policy.

C. A retrocession agreement.

D. A hold-harmless agreement.

**37. A person who acts, offers to act, or assumed to act in a capacity where a license is REQUIRED without having a valid license, is guilty of a**

A. Felony.

B. Fraud.

\*C. Misdemeanor.

D. Misrepresentation.

**38. As defined in the California Insurance Code, "insurance" is a**

\*A. Contract.

B. Gamble.

C. Peril.

D. Risk.

**39. Who are the members of the Medical Information Bureau?**

A. Hospitals.

B. Physicians.

C. Medical Bill Reviewers.

\*D. Life and Health insurers.

**34. 保险代理人进行以下所有行为均属联邦罪行, 除了**

A. 伪造财务记录。

B. 挪用保费。

\*C. 在保险申请中虚假陈述事实。

D. 未经专员的同意, 故意重罪从事保险业

务。

**35. 以下有关临时合同的所有陈述均属真实, 除了**

A. 他们可能被解释为赌博的一种形式。

B. 在某些情况下, 保险人不支付任何费用。

\*C. 被保险人和保险人均对合同作出同样的贡献。

D. 如果发生损失, 则被保险人的保费相对于保险人支付的金额而言很小

**36. 一方承诺对因未知事件引起的损失进行赔偿的合同**

\*A. 保险单。

B. 恢复策略。

C. 转让协议。

D. 无保留协议。

**37. 任何人在没有有效许可证的情况下以要求获得许可证的身份行事, 愿意采取行动或被假定为行事, 即属犯罪**

A. 重罪

B. 舞弊

\*C. 轻罪

D. 虚假陈述

**38. 根据《加州保险法》的定义, “保险”是指**

\*A. 合同。

B. 赌。

C. 危险

D. 风险。

**39. 医疗信息局的成员是谁?**

A. 医院。

B. 医师。

C. 医疗账单审查员。

\*D. 人寿和健康保险公司。

**40. The purchase of an insurance policy may accomplish all of the following for the insured EXCEPT**

A. Reduction of uncertainty.

\*B. The elimination of the risk.

C. A replacement of a large possible loss by a "smaller certain loss."

D. A reduction in worry/greater peace of

mind.

**41. Which of the following statements regarding risk is TRUE?**

- \*A. Only pure risks are insurable.
- B. Only speculative risks are insurable.
- C. Both pure and speculative risks are insurable.
- D. Neither pure nor speculative risks are insurable.

**42. The insurer's department with PRIMARY responsibility for the risk selection process is called:**

- A. Actuarial.
- B. Claims.
- C. Marketing.
- \*D. Underwriting.

**43. The more times an event is repeated, the more predictable the outcome becomes. This is an example of**

- \*A. The law of large numbers
- B. Standard deviation.
- C. Average dispersion.
- D. Normal variance.

**44. What recourse does an insurer have if a violation of a material warranty on the part of the insured is discovered?**

- A. Hearing by the insurance Commissioner to determine the severity of the misrepresentation and to determine appropriate courses of action.
- B. Hearing by a court of law to determine the appropriate course of action the insurer may take.
- C. None, if discovered after the policy has been in force for 12 months.
- \*D. Rescission of the policy.

**40. 购买保险单可以为被保险人完成以下所有任务，但以下情况除外**

- A. 减少不确定性。
- \*B. 消除风险。
- C. 用“较小的确定损失”代替可能的较大损失。
- D. 减少忧虑/更大的心态。

**41. 下列有关风险的陈述中哪一项是正确的？**

- \*A. 只有纯风险才是可保的。
- B. 只有投机风险是可保的。
- C. 纯风险和投机风险都是可以保险的。
- D. 纯粹的风险和投机的风险都不能保证。

**42. 负责风险选择程序的保险公司部门称为**

- A. 精算。
- B. 索赔。
- C. 行销
- \*D. 包销。

**43. 事件重复的次数越多，结果就越可预测。这是一个例子**

- \*A. 大数定律
- B. 标准偏差。
- C. 平均分散度。
- D. 正态方差。

**44. 如果发现被保险人违反实质性保证，保险人有什么追索权？**

- A. 保险专员的听证会，以判定虚假陈述的严重性并确定适当的行动方案。
- B. 由法院进行听证，以确定保险人可能采取的适当措施。
- C. 如果在该政策生效12个月后才发现，则没有问题。
- \*D. 取消政策。

**45. An insurer entitled to transact business by complying with the California Insurance Code is known as an**

- A. Alien carrier.
- B. Approved carrier.
- \*C. Admitted carrier.
- D. Accepted carrier.

**46. Which of the following is an express**

**power given to the agent in an agency agreement?**

- A. The authority to advertise.
- B. The authority to collect premiums.
- \*C. The authority to represent the insurer.
- D. The authority to bind the insurer any risk at any time.

明示权力？

- A. 刊登广告的权限。
- B. 收取保费的权力。
- \*C. 代表保险人的权力。
- D. 随时约束保险人任何风险的权力。

**45. 有权通过遵守《加利福尼亚保险法》进行交易的保险公司被称为**

- A. 外星人航母。
- B. 批准的运营商。
- \*C. 承运人。
- D. 接受的承运人。

**46. 以下哪项是代理商协议中赋予代理商的**

### **Life-Only Cram #1**

**1. All of the following information is gathered during the personal financial planning process EXCEPT**

- A. Information regarding an individual's investments.
- B. A listing of the individual's assets and liabilities.

C. Information regarding a person's income and expenditures.

\*D. A listing of a person's civic and professional organization memberships.

**2. In group life insurance, who is issued a certificate of insurance?**

A. The insurer.

B. The beneficiary.

\*C. The participant.

D. The policyholder.

**3. People commonly purchase an annuity to protect against the risk of:**

A. Dying too soon.

B. Becoming insurable.

C. Outliving their financial resources.

\*D. Dying before their home mortgage is paid off.

**4. The insured is totally and permanently disabled. The insured's policy continues its' force without payment of further premiums because the policy contains a**

A. Guaranteed insurability provision.

\*B. Waiver of premium provision.

C. Reinstatement provision.

D. Grace period provision.

**5. A \$50,000 whole life policy with a cash value of \$10,000 has been in force for eleven years. The policy owner is unable to continue the premium payments. Which of the following describes the reduced paid-up nonforfeiture option?**

\*A. The cash value is used to select a \$20,000 paid-up policy

B. The policy is surrendered and the policy owner is paid \$10,000 by the insurer.

C. The cash value is used to purchase a \$50,000 term insurance policy that is paid up for ten years.

D. The policy owner begins to receive monthly payments of \$200 from the insurer that will continue for life.

**1. 在个人理财计划过程中收集以下所有信息，但以下情况除外：**

A. 有关个人投资的信息。

B. 个人资产和负债清单。

C. 有关一个人的收入和支出的信息。

\*D. 个人的公民和专业组织成员资格列表。

**2. 在团体人寿保险中，向谁颁发保险证书？**

A. 保险人。

B. 受益人。

\*C. 参加者。

D. 保单持有人。

**3. 人们通常购买年金来防范以下风险：**

A. 快死了。

B. 成为可保的。

C. 耗尽他们的财务资源。

\*D. 他们的房屋抵押还清之前就死了。

**4. 被保险人被完全永久禁用。被保险人的保单继续有效，而无需支付其他保费 因为该保单包含以下内容：**

A. 保证可保性条款。

\*B. 豁免保费准备金。

C. 恢复原状。

D. 宽限期规定

**5. 一项价值50,000美元，现金价值10,000美元的终身保单已生效十一年。保单持有人无法继续支付保费。以下哪项描述了减少的缴足非没收选择权？**

\*A. 现金价值用于选择\$ 20,000的已付保单

B. 保单已交出，保险人向保单持有人支付了10,000美元。

C. 现金价值用于购买50,000美元的定期保险，并支付十年。

D. 保单持有人开始从保险公司那里获得每月200美元的付款，并可以终生使用。

**6. All of the following are true about term life insurance policies EXCEPT the**

A. Insured can choose the premium payment mode.

B. Insured must answer medical questions on the application.

C. Face amount is paid if the insured dies during the policy period.

\*D. Face amount is paid if the insured survives to the end of the policy period.

**7. Which policy provision allows an insured to continue coverage under a previously lapsed policy?**

- A. The settlement provision.
- \*B. The reinstatement provision.
- C. The nonforfeiture provision.
- D. The incontestability provision.

**8. Your client has just bought a new home which he has financed with a \$150,000, 7.5% interest, 30-year bank loan. He would like to be sure that if he dies that the unpaid balance of the mortgage would be paid. He wants a policy that will cover the mortgage balance - no more, no less-anytime during the life of the mortgage. Which policy is designed to meet this need?**

- A. Level term policy.
- B. Home service policy.
- C. Increasing term policy.
- \*D. Decreasing term policy.

**9. What is used to determine the amount of an annuity distribution that is exempt from taxation?**

- A. The seven-pay test.
- \*B. The exclusion ratio.
- C. The economic benefit.
- D. The incidental limitation.

**10. A 10-year certain annuity with an installment refund is purchased. The annuitant dies after receiving monthly payments for 5 years. How many remaining payments will the insurer make?**

- A. None.
- \*B. 60 payments.
- C. 120 payments.
- D. One lump sum payment.

**6. 关于定期人寿保险单，以下所有条件均成立**

- A. 被保险人可以选择保费支付方式。
- B. 被保险人必须在申请表上回答医疗问题。
- C. 如果被保险人在保单期间死亡，则支付面额。
- \*D. 如果被保险人在保单期结束前还存，则

支付面额。

**7. 哪项保单条款可以使被保险人继续享受先前失效的保单？**

- A. 结算条款。
- \*B. 复职规定。
- C. 非没收规定。
- D. 不可抗拒条款。

**8. 您的客户刚买了一套新房子，他有一笔15万美元，利率7.5%，30年银行贷款的财务。他希望确定，如果他去世了，抵押的未付余额将被支付。他想要一项能够覆盖抵押贷款余额的政策-在抵押贷款存续期间的任何时候都不得超过或不少于此。旨在满足此需求的政策是什么？**

- A. 等级期限政策。
- B. 上门服务政策。
- C. 期限政策的增加。
- \*D. 减少期限政策。

**9. 如何确定免税的年金分配额？**

- A. 七付测试。
- \*B. 排除率。
- C. 经济效益。
- D. 附带限制。

**10. 购买10年期特定年金并分期退款。年金在收到5年的每月付款后死亡。保险公司将剩余多少笔款项？**

- A. 没有。
- \*B. 60笔付款。
- C. 120笔付款。
- D. 一次性付款。

**11. An agent who violates the laws governing life insurance policy illustrations is subject to all of the following EXCEPT**

- A. A fine.
- B. License suspension.
- C. License revocation.
- \*D. Mandatory termination of all insurer appointments.



**12. The number of deaths during a year compared with the total number of persons exposed in the class is known as the**

- A. Morbidity rate.
- \*B. Mortality rate.
- C. Retention ratio.
- D. Permissible loss ratio.

**13. Which of the following would an agent be guilty of for misrepresenting the amount of dividends a policy will pay?**

- A. A felony.
- \*B. A misdemeanor.
- C. An aleatoric breach.
- D. A fiduciary infraction.

**14. How long is the free cancellation period for life insurance policies offered to individuals who are 60 or older?**

- A. 10 days.
- B. 20 days.
- \*C. 30 days.
- D. 45 days.

**15. If a life agent sells a whole life policy to a prospect on behalf of an insurer without an appointment, the**

- \*A. An insurer must submit a notice of appointment to the Commissioner.
- B. Agent is fined for unauthorized transactions without an appointment.
- C. Insurer is relieved of any liability because there is no appointment.
- D. Agent is automatically appointed by default of transacting insurance.

**11. 违反人寿保险保单插图法律的代理人应遵守以下所有条件，除了**

- A. 很好
- B. 许可证暂停。
- C. 许可证吊销。
- \*D. 强制终止所有保险公司的任命。

**12. 一年中的死亡人数与班级中暴露的总人数相比，称为**

- A. 发病率。
- \*B. 死亡率。
- C. 保留率。
- D. 允许的损失率。

**13. 代理人误报了保单将支付的股息金额，以下哪项是有罪的？**

- A. 重罪。
- \*B. 轻描淡写。
- C. 无罪的违反。
- D. 违规行为。

**14. 为60岁或以上的个人提供的人寿保险保单的免费取消期限为多长时间？**

- A. 10天。
- B. 20天。
- \*C. 30天。
- D. 45天。

**15. 如果人寿经纪人不经预约就代表保险人将整个人寿保险单出售给潜在客户，则**

- \*A. 保险人必须向专员提交任命通知书。
- B. 代理商会因未经授权而未经授权而被罚款。
- C. 由于没有任命，保险人免除了任何责任。
- D. 默认情况下，交易保险会自动指定代理人。

**16. An insured replaces an existing annuity with a new one and must pay a surrender charge for canceling the existing annuity. The new policy holds no greater financial benefits to the insured than the existing contract. This is an example of**

- A. Nonforfeiture
- B. A deferred annuity.
- C. A substandard annuity.
- \*D. An unnecessary replacement.

**17. What is one difference between group life and individual life underwriting?**

- A. Only group life insurance gives a choice of payment plans.
- B. Group life insurance usually requires a medical examination.
- C. Only group individual life insurance requires the naming of a beneficiary.
- \*D. Individual life insurance requires the applicant to answer medical questions.

**18. A person owns a life annuity. He elects to receive his annuity payments monthly for the remainder of his life with "ten years certain". The annuity will make payments**

- A. For 120 months, if the insured lives that long.
- \*B. For a minimum of 120 months and a maximum of the remainder of his life.
- C. Until his death, when the beneficiary begins receiving payments for 120 additional months.
- D. During the "period certain" after which the payments will be reduced, but they will continue for the rest of his life.

**19. Which policy is a savings instrument designed to first accumulate funds and then systematically liquidate the funds?**

- A. Term life.
- \*B. Deferred annuity.
- C. Mortgage insurance.
- D. Disability income insurance.

**20. How much employer-provided group term life insurance is exempt from income taxation?**

- A. \$25,000
- \*B. \$50,000
- C. \$75,000
- D. \$100,000

**16.** 被保险人用新的年金代替现有的年金，并且必须支付取消费用以取消现有的年金。新保单所享有的经济利益不超过现有合同。这是一个例子

- A. 没收
- B. 延期年金。
- C. 不合标准的年金。
- \*D. 不必要的替换。

**17.** 团体生活和个人生活承保之间有什么区别？

- A. 只有团体人寿保险可以选择付款计划。
- B. 团体人寿保险通常需要进行身体检查。
- C. 仅团体个人人寿保险需要指定受益人。
- \*D. 个人人寿保险要求申请人回答医疗问题。

**18.** 一个人拥有终身年金。他选择在“有一定十年期限”的余生中每月领取年金。年金将支付

- A. 如果被保险人生命如此长，则为120个月。
- \*B. 至少有120个月的生命，并且余下的生命最多。
- C. 直到他去世为止，受益人开始另外获得120个月的付款。
- D. 在“一定时期”内，付款将减少，但在他的余生中将继续使用。

**19.** 哪种储蓄工具旨在首先积累资金，然后系统地清算资金，这是一项政策？

- A. 定期生活。
- \*B. 递延年金。
- C. 抵押保险。
- D. 残疾收入保险。

**20.** 雇主提供的团体定期人寿保险有多少免征所得税？

- A. \$ 25,000
- \*B. \$ 50,000
- C. \$ 75,000
- D. \$ 100,000

**21. What is the difference between deferred annuities and immediate annuities?**

- A. Deferred annuities cover more lives.
- B. Deferred annuities have no surrender charges.
- C. Deferred annuities have longer liquidation periods.
- \*D. Deferred annuities have longer accumulation periods.

**22. Which report of an insurance applicant's**

**creditworthiness and personal characteristics may influence eligibility for life and health insurance?**

- A. Agent's report.
- \*B. Consumer report.
- C. Attending physician's statement.
- D. Medical information bureau disclosure.

**23. According to the California Insurance Code, governing the use of life insurance policy illustrations, the term illustration means**

- A. Any brochure, advertisement, or policy quotation.
- B. The copy of a policy form included with a proposal.
- C. A description of the expected coverage of a policy.
- \*D. A presentation of policy features that includes non-guaranteed elements.

**24. Individual life insurance policies sold to seniors in the State of California must include a prominently placed statement that divulges all of the following information EXCEPT**

- A. The policy should be returned to the agent or insurer if not wanted.
- \*B. Proof of surrender must be notarized at the agent's principal office.
- C. A charge might apply if declined after the time allowed for surrender.
- D. The policy can be returned during a free look period for a full refund.

**25. An attempt by an agent to deter an insured from replacing an existing life insurance policy is called**

- A. Alienation.
- B. Concealment.
- \*C. Conservation.
- D. Replacement.

**21. 递延年金和立即年金有什么区别？**

- A. 递延年金涵盖更多生命。
- B. 延期年金没有退保费用。
- C. 递延年金的清算期较长。
- \*D. 递延年金的积累期较长。

**22. 哪一份保险申请人的信誉和个人特征报**

**告可能会影响人寿和健康保险的资格？**

- A. 代理商的报告。
- \*B. 消费者报告。
- C. 主治医师的陈述。
- D. 医疗信息局公开。

**23. 根据《加利福尼亚保险法典》的规定，人寿保险单插图的使用受其管辖**

- A. 任何小册子，广告或政策报价。
- B. 提案中随附的政策表格的副本。
- C. 对策略预期覆盖范围的描述。
- \*D. 包含非保证元素的策略功能的介绍。

**24. 出售给加利福尼亚州老年人的个人人寿保险单必须包含醒目的陈述，以泄露以下所有信息，除了**

- A. 如果不需要，应将保单退还给代理商或保险公司。
- \*B. 投降证明必须在代理人的总办事处进行公证。
- C. 如果在允许的投降时间之后拒绝，则可能会收取费用。
- D. 该政策可在免费试用期内退还，以全额退款。

**25. 代理商试图阻止被保险人更换现有人寿保险单的尝试称为**

- A. 异化。
- B. 隐藏。
- \*C. 保护。
- D. 替换。

**26. Which type of life insurance policy gives an owner the right to share in the insurer's surplus?**

- A. Level term.
- \*B. Participating.
- C. Decreasing term.
- D. Non-participating.

**27. When a family policy covers children, all of the following are true EXCEPT**

- A. The coverage is term insurance for a fixed amount.
- B. There is no additional charge for covering new additions to the family.
- \*C. Evidence of insurability is required to convert coverage for children to permanent insurance.
- D. All children living with the family are covered even if adopted or born after the policy is issued.

**28. Which policy provision protects the insurer against possible adverse selection?**

- A. Nonforfeiture.
- B. Reinstatement.
- \*C. Suicide clause.
- D. Entire contract.

**29. Life insurance policies written without a physical examination are called**

- \*A. Non-medical.
- B. Preferred.
- C. Standard.
- D. Substandard.

**30. A policy owner has the right to change all of the following EXCEPT the**

- A. Beneficiary.
- B. Payment mode.
- C. Dividend option.
- \*D. Dividend schedule.

**31. All of the following statements about contingent beneficiaries are true EXCEPT**

- A. More than one contingent beneficiary may be named.
- \*B. The contingent beneficiary shares death proceeds equally with the primary beneficiary.
- C. They receive the death proceeds if the primary beneficiary is deceased at the time of the insured's death.
- D. They receive the remaining payments to be made under a settlement agreement upon the primary beneficiary's death.

**26. 哪种类型的人寿保险单赋予所有者权利分享保险人盈余的权利?**

- A. 水平术语。
- \*B. 参加。
- C. 递减期限。
- D. 不参与。

**27. 当家庭政策涵盖儿童时，以下所有条件都是正确的，除了**

- A. 该保险是固定金额的定期保险。
- B. 为家庭中的新成员提供服务不收取额外费用。
- \*C. 需要有可保性证据才能将儿童的保险范围转换为永久保险。
- D. 保单发布后收养或出生的所有与家庭同住的孩子都享有保险。

**28. 哪项保单条款可以保护保险公司免受可能的逆向选择?**

- A. 没收。
- B. 复职。
- \*C. 自杀条款。
- D. 整个合同。

**29. 被称为未经身体检查的人寿保险单**

- \*A. 非医学的。
- B. 首选。
- C. 标准。
- D. 不合格。

**30. 除以下各项外，投保人有权更改以下所有内容:**

- A. 受益人。
- B. 付款方式。
- C. 股息选择。
- \*D. 股息时间表。

**31. 以下有关或有受益人的陈述均为真实，除了**

- A. 可以指定一个以上的或有受益人。
- \*B. 或有受益人与主要受益人分担死亡收益。
- C. 如果主要受益人在被保险人死亡时死亡，他们将获得死亡收益。
- D. 他们收到主要受益人去世后根据和解协议应支付的剩余款项。

**32. The theory of probability is applied to life insurance through the use of**

- A. Morbidity tales.
- \*B. Mortality tables.
- C. The needs approach.
- D. The human life value approach.

**33. Which of the following is NOT an option for the use of the policy dividends?**

- A. Purchase paid-up additions.

- B. Reduce the current premium.
- C. Purchase a 1-year term addition.
- \*D. Fund the distribution of monthly income payments.

**34. Which two insurance products are commonly used to fund buy-sell agreements?**

- \*A. Life insurance and disability insurance.
- B. Life insurance and deferred compensation.
- C. Disability insurance and deferred compensation.
- D. Disability insurance and Long-Term Care insurance.

**35. A life insurance policy dividend is**

- A. A stockholder's return on his investment in the company.
- \*B. Legally defined as a return of excess premium and not taxable.
- C. Interest paid to the policy owner on the cash value in force on his permanent insurance.
- D. Somewhat larger in a non-participating whole life policy than in comparable participating policy.

**36. Which of the following contracts provides benefits that fluctuate automatically with investment results?**

- \*A. Variable life insurance.
- B. Universal life insurance.
- C. Adjustable life insurance.
- D. Continuous premium whole life insurance.

**37. Death benefits that are received by a beneficiary are generally**

- A. Subject to capital gains tax.
- B. Subject to federal income tax.
- \*C. Exempt from federal income tax.
- D. Included in the beneficiary's adjusted gross income.

**32. 概率理论通过以下方法应用于人寿保险**

- A. 发病率的故事。
- \*B. 死亡率表。
- C. 需求方法。
- D. 人类生命价值方法。

**33. 以下哪一项不是使用保单红利的选择？**

- A. 购买已付的附加费。
- B. 降低当前保费。

- C. 购买1年有效期。
- \*D. 资助分配每月收入。

**34. 哪两种保险产品通常用于资助买卖协议？**

- \*A. 人寿保险和伤残保险。
- B. 人寿保险和递延赔偿。
- C. 伤残保险和递延赔偿。
- D. 残疾保险和长期护理保险。

**35. 寿险保单红利是**

- A. 股东对公司的投资回报。
- \*B. 在法律上定义为超额溢价的回报，不征税。
- C. 就其永久保险有效现金价值向保单持有人支付的利息。
- D. 非参与式终身保单的收入要比同类参与式保单更大。

**36. 以下哪项合同提供的利益会随投资结果而自动波动？**

- \*A. 可变人寿保险。
- B. 万能寿险。
- C. 可调式人寿保险。
- D. 连续保费终身寿险。

**37. 受益人获得的死亡抚恤金通常是**

- A. 需缴纳资本增值税。
- B. 需缴纳联邦所得税。
- \*C. 免征联邦所得税。
- D. 包括在受益人的调整后总收入中。

**38. Which of the following is a characteristic of nonqualified annuities?**

- A. Tax-deductible contributions.
- B. Limits on contributions.
- C. Mandatory participation.
- \*D. Tax-deferred earnings.

**39. Why is the delivery of a life insurance policy important?**



- A. The policy is not in effect until it is delivered.
- B. The grace period begins on the policy delivery date.
- C. Commissions are not paid until the policy is delivered.
- \*D. The free-look period begins on the policy delivery date.

**40. The insured bought an annuity ten years ago. He will retire in five years. To determine the value of his annuity, he must multiply the value of the "accumulation units" he owns, times the value of the "separate account". This type of annuity is known as a**

- A. Fixed annuity.
- B. Flexible annuity.
- \*C. Variable annuity.
- D. Accumulation annuity.

**41. Which benefits are provided by key employee insurance?**

- A. Retirement compensation for long-time employees.
- B. Bonuses to employees for exceptional performance.
- \*C. Payment to business when an important employee dies.
- D. Death benefits the family of a deceased stockholder.

**42. Death benefits that are received by a beneficiary are generally**

- A. Subject to capital gains tax.
- B. Subject to federal income tax.
- \*C. Exempt from federal income tax.
- D. Included in the beneficiary's adjusted gross income.

**38. 以下哪项是不合格年金的特征？**

- A. 可扣税捐款。
- B. 捐款限额。
- C. 强制参与。
- \*D. 延税收益。

**39. 为什么提供人寿保险单很重要？**

- A. 该策略在交付之前不会生效。

- B. 宽限期从保单交付日开始。
- C. 在保单交付之前，不会支付佣金。
- \*D. 自由期从保单交付日开始。

**40. 被保险人十年前购买了年金。他将在五年内退休。为了确定年金的价值，他必须将其拥有的“累积单位”的价值乘以“独立账户”的价值。这种年金称为**

- A. 固定年金。
- B. 弹性年金。
- \*C. 年金可变。
- D. 积累年金。

**41. 关键员工保险提供哪些福利？**

- A. 长期雇员的退休金。
- B. 奖励员工出色的表现。
- \*C. 重要雇员去世时的企业付款。
- D. 死者股份持有人的身故赔偿。

**42. 受益人获得的死亡抚恤金通常是**

- A. 需缴纳资本增值税。
- B. 需缴纳联邦所得税。
- \*C. 免征联邦所得税。
- D. 包括在受益人的调整后总收入中。

**43. Which of the following is a characteristic of nonqualified annuities?**

- A. Tax-deductible contributions.
- B. Limits on contributions.
- C. Mandatory participation.
- \*D. Tax-deferred earnings.

**44. Why is the delivery of a life insurance policy important?**



- A. The policy is not in effect until it is delivered.
- B. The grace period begins on the policy delivery date.
- C. Commissions are not paid until the policy is delivered.
- \*D. The free-look period begins on the policy delivery date.

**45. The insured bought an annuity ten years ago. He will retire in five years. To determine the value of his annuity, he must multiply the value of the "accumulation units" he owns, times the value of the "separate account". This type of annuity is known as a**

- A. Fixed annuity.
- B. Flexible annuity.
- \*C. Variable annuity.
- D. Accumulation annuity.

**46. Which benefits are provided by key employee insurance?**

- A. Retirement compensation for long-time employees.
- B. Bonuses to employees for exceptional performance.
- \*C. Payment to business when an important employee dies.
- D. Death benefits the family of a deceased stockholder.

**47. Which type of insurance guarantees the right to renew the policy each year regardless of health, but at an increased premium?**

- A. Level term.
- \*B. Renewable term.
- C. Decreasing term.
- D. Convertible term.

**43. 以下哪项是不合格年金的特征？**

- A. 可扣税捐款。
- B. 捐款限额。
- C. 强制参与。
- \*D. 延税收益。

**44. 为什么提供人寿保险单很重要？**

- A. 该策略在交付之前不会生效。

- B. 宽限期从保单交付日开始。
- C. 在保单交付之前，不会支付佣金。
- \*D. 自由期从保单交付日开始。

**45. 被保险人十年前购买了年金。他将在五年内退休。为了确定年金的价值，他必须将其拥有的“累积单位”的价值乘以“独立账户”的价值。这种类型的年金称为**

- A. 固定年金。
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- \*C. 年金可变。
- D. 积累年金。

**46. 关键员工保险提供哪些福利？**

- A. 长期雇员的退休金。
- B. 奖励员工出色的表现。
- \*C. 重要雇员去世时的企业付款。
- D. 死者股份持有人的身故赔偿。

**47. 哪种类型的保险可保证无论健康状况，每年都有权续签保单，但保费会增加？**

- A. 定额定期。
- \*B. 可续期。
- C. 递减期限。
- D. 可转换期限。

**48. The payor rider on a juvenile life policy provides that if the payor dies or becomes disabled before the insured juvenile reaches the age specified in the policy that the**

- A. Insurer will make all future payments.
- B. Insured's estate will make the premium payments.
- C. Insurer will lend money to keep the policy in force.

\*D. An insurer will make the payments until the insured juvenile reaches a specified age - usually twenty-one or twenty-five.

**49. What does the statement "life insurance creates an immediate estate" mean?**

A. Premiums are due and payable immediately.  
B. The total cash value is available immediately.

\*C. The total death benefit is paid whenever the insured dies.

D. Policy proceeds are automatically paid to the insured's estate.

**50. Which type of insurance coverage has both a savings element and a flexible premium option?**

A. Term life.  
B. Whole life.  
\*C. Universal life.

D. There is currently no insurance product available in the standard market which has both of these features.

**51. How can partners guarantee a market for their share of the business in the event of death?**

\*A. Buy-sell agreements.  
B. Key person insurance.  
C. Split-dollar insurance.  
D. Deferred compensation agreements.

**52. The life insurance grace period allows the insured to**

A. Return the policy for a full refund of the premium.

\*B. Pay the premium after the due date without loss of coverage.

C. Reinstate the policy after it has lapsed for non-payment of premium.

D. Convert a term policy to cash value policy without evidence of insurability.

**48. 少年人寿保险单的付款人骑手规定，如果付款人在受保少年达到保单中规定的年龄之前死亡或致残**

A. 保险公司将支付所有将来的款项。  
B. 被保险人的遗产将支付保费。  
C. 保险公司将贷款以保持该保单生效。  
\*D. 保险人将一直付款直到被保险的未成年人达到指定年龄-通常为21岁或25岁。

**49. “人寿保险创造直接财产”的说法是什么意思？**

A. 保费到期且应立即支付。  
B. 总现金价值立即可用。

\*C. 被保险人死亡时，将支付全部死亡抚恤金。

D. 保单收益将自动支付给被保险人的财产。

**50. 哪种类型的保险既具有储蓄元素又具有灵活的保费选择？**

A. 定期寿险  
B. 储蓄型保险

\*C. 万能寿险

D. 目前在标准市场上没有具有这两种功能的保险产品。

**51. 合作伙伴在死亡时如何保证其业务份额的市场？**

\*A. 买卖协议。  
B. 关键人物保险。  
C. 分摊保险。  
D. 延期补偿协议。

**52. 人寿保险宽限期允许被保险人**

A. 返回保单全额退款的保单。

\*B. 在到期日之后支付保险费，而不会失去承保范围。

C. 因未支付保费而过期后，请恢复该保单。

D. 在没有可保性证据的情况下将定期保单转换为现金价值保单。

**53. What do we call the process whereby insurers decide which customers to insure and what coverage to offer?**

A. Adverse selection.

\*B. Underwriting.

C. Ratemaking.

D. Marketing.

**54. Which type of insurance policy provides a death benefit that matches the projected outstanding debt on an individual's home?**

- A. Level term.
- B. Joint life.
- C. Family protection.
- \*D. Mortgage redemption.

**55. A life insurance policy written after 1988 that fails to meet the seven-pay test is known as**

- A. An endowment policy.
- B. A modified-life policy.
- C. A single premium contract.
- \*D. Modified endowment contract.

**56. The additional premium charged by an insurer for adding the accidental death benefit to a whole life policy**

- A. Increases the policy's cash value.
- B. Increases the yearly dividend amount.
- \*C. Does not affect the policy's cash value.
- D. Decreases the length of time that premiums are payable.

**57. Which component of life insurance premium is based on the insured's age and gender?**

- A. Expense.
- B. Interest.
- C. Morbidity.
- \*D. Morality.

**58. Which policy covering two or more individuals pays the face amount only when the first person dies?**

- A. Family policy.
- \*B. Joint life policy.
- C. Survivorship policy.
- D. Universal life policy.

**53. 我们称保险人决定为哪些客户提供保险以及提供何种承保范围的过程称为什么?**

- A. 逆向选择。
- \*B. 承保。
- C. 估价。
- D. 市场营销。

**54. 哪种保险单提供的死亡抚恤金与预计的**

**个人房屋未偿债务相匹配?**

- A. 定额定期。
- B. 联合人寿。
- C. 家庭保护。
- \*D. 抵押赎回。

**55. 1988年后写成的不符合七付标准的人寿保险单被称为**

- A. 養老保險單。
- B. 修改生活政策。
- C. 一份高级合同。
- \*D. 修改的捐贈合同。

**56. 保险公司将意外身故保险金添加到储蓄型保险单中收取的额外保费**

- A. 增加保单的现金价值。
- B. 增加年度股息金额。
- \*C. 不影响保单的现金价值。
- D. 减少支付保费的时间长度。

**57. 人寿保险费的哪一部分基于被保险人的年龄和性别?**

- A. 费用。
- B. 利益。
- C. 发病率。
- \*D. 道德。

**58. 哪一个涉及两个或两个以上个人的政策仅在第一个人死亡时才支付面额?**

- A. 家庭政策。
- \*B. 联合人寿。
- C. 两人和保万能寿险。
- D. 万能寿险。

## Life-Only Cram #2

**1. Which of the following is NOT one of the common personal uses for life insurance?**

- \*A. Funding a buy-sell agreement.
- B. Creation of an immediate estate.
- C. Helping to fund a person's retirement.
- D. Creating emergency funds to avoid the need to liquidate assets.

**2. What is REQUIRED when an application reveals conditions that require more information?**

- A. Agent's report.
- B. Physical examination.
- C. Investigate consumer report.
- \*D. Attending a physician's statement.

**3. The adjustments that insurers make to the cash value account in universal life policy each time a payment is made includes all of the following EXCEPT**

- A. Subtract for mortality and general expense charges.
- \*B. Subtract the policy surrender charges.
- C. Add the current premium paid.
- D. Add the current interest.

**4. A participating life insurance policy is defined as a contract that**

- A. Ensures the lives of two or more persons.
- B. Gives the beneficiary certain rights under the policy.
- \*C. Allows the policy owner to receive a share of surplus in the form of policy dividends.
- D. May require the policy owner to pay a periodic assessment in addition to the stated premium.

**5. What is the limit of liability in a life insurance policy?**

- A. The total cash value.
- \*B. The face amount of the policy.
- C. The total amount of premium paid.
- D. The face amount plus the premium paid.

**6. All of the following are contained in a mortality table EXCEPT**

- A. Yearly probability of dying.
- \*B. Age at the beginning of the year.
- C. Number dying during the designated year.
- D. Number living at the end of the designated year.

**1. 以下哪种不是人寿保险的常见个人用途？**

- \*A. 资助买卖协议。
- B. 创建一个即时遗产。
- C. 帮助资助一个人的退休生活。
- D. 建立应急基金以避免需要清算资产。

**2. 当应用程序显示需要更多信息的条件时，该怎么办？**

- A. 代理商的报告。
- B. 身体检查。
- C. 调查消费者报告。
- \*D. 主治医师声明

**3. 保险公司每次付款时对万能寿险保单中的现金价值账户所做的调整包括以下所有内容：**

- A. 减去死亡率和一般费用。
- \*B. 减去保单退保费用。
- C. 添加当前已支付的保费。
- D. 添加当前兴趣。

**4. 参与人寿保险单被定义为一项合同**

- A. 确保两个或更多人的生命。
- B. 根据政策赋予受益人某些权利。
- \*C. 允许保单持有人以保单红利的形式获得一部分盈余。
- D. 除规定的保费外，可能还要求保单拥有人支付定期评估费。

**5. 人寿保险单中的责任限额是多少？**

- A. 总现金价值。
- \*B. 保单的面额。
- C. 已付保费总额。
- D. 票面金额加上已支付的保费。

**6. 死亡率表中包含以下所有内容，除了**

- A. 每年死亡的可能性。
- \*B. 年初的年龄。
- C. 在指定年份死亡的数字。
- D. 居住在指定年份的数字。

**7. The cost of employer-provided group life insurance above \$50,000 is**

- A. Taxable to the employer.
- B. Tax exempt to employees.
- C. Tax-deductible by the employee.
- \*D. Taxable as income to the employee.

**8. The accidental death benefit rider is also known as**

- A. Incontestability.
- B. Double indemnity.
- C. Waiver of premium.
- \*D. **Guaranteed insurability.**

**9. Which of the following is a characteristic of nonqualified annuities?**

- A. Tax-deductible contributions.
- \*B. **Limits on contributions.**
- C. Mandatory participation.
- D. Tax-deferred earnings.

**10. An insurer's request for an attending physician's report MUST be accompanied by a copy of the**

- A. Signed application
- B. Policy illustration.
- \*C. **Signed authorization.**
- D. Underwriting criteria.

**11. Which policy pays the face amount if the insured survives to the end of a certain period?**

- A. Term insurance.
- B. Endowment insurance.
- \*C. **Whole life insurance.**
- D. Universal life insurance.

**12. Which of the following statements about policy dividends is TRUE?**

- A. All dividends are taxable.
- B. Dividends can be guaranteed.
- C. Dividends are payable only in nonparticipating policies.
- \*D. **Insureds elect a dividend option at the time of policy purchase.**

**13. Underwriters classify insurance risks as any of the following EXCEPT**

- A. Standard risks.
- B. Dividend risks.
- C. Preferred risks.
- \*D. **Substandard risks.**

**7. 由雇主提供的团体人寿保险的费用超过\$50,000**

- A. 向雇主征税。
- B. 员工免税。
- C. 员工可抵扣的税款。
- \*D. **作为对雇员的收入征税。**

**8. 意外身故赔偿附加险也称为**

- A. 不可抗拒。

- B. 双重赔偿。
- C. 放弃保费。
- \*D. **保证可保性。**

**9. 以下哪项是不合格年金的特征**

- A. 可扣税捐款。
- \*B. **捐款限额。**
- C. 强制参与。
- D. 延税收益。

**10. 保险人要求主治医师报告的请求必须随附一份副本**

- A. 签名申请
- B. 政策图。
- \*C. **签名授权。**
- D. 承保标准。

**11. 如果被保险人生存到一定时期的末尾，哪个保单可以支付面额？**

- A. 定期保险。
- B. 储蓄保险。
- \*C. **储蓄分红型终身寿险。**
- D. 万能寿险。

**12. 下列有关保单红利的以下陈述中的哪一项是正确的？**

- A. 所有股息应纳税。
- B. 股息可以得到保证。
- C. 股息仅适用于非参与性保单。
- \*D. **被保险人在购买保单时选择股息选择。**

**13. 保险人将保险风险归类为以下任何一项，除了**

- A. 标准风险。
- B. 股利风险。
- C. 首选风险。
- \*D. **不合格风险。**

**14. A group life policy is issued on a contributory basis. This means that the**

- A. Employer will contribute all of the premium.
- \*B. **Insured employees will pay part of the premium.**
- C. Employers will pay part of the premium.
- D. Employee group members will each make a contribution whenever an employee dies.



**15. From lowest to highest, which is the CORRECT order of initial premiums for life insurance policies?**

- A. Single premium, modified premium, ordinary life.
- \*B. Modified premium, ordinary life, single premium.
- C. Ordinary life, modified life, single premium.
- D. Modified premium, single premium, ordinary life.

**16. The use of non-medical life insurance accomplishes all of the following EXCEPT**

- A. There is less demand in the medical profession.
- \*B. The processing of life insurance applications is expedited.
- C. Insureds can avoid answering medical questions on the application.
- D. Insurer expenses are reduced by the cost of paying for medical examinations.

**17. If a term life insurance policy is renewable, the renewal provision usually states that:**

- A. A higher premium is payable at each renewal.
- B. The policy cash value increases at each renewal.
- \*C. Evidence of insurability is required at the time renewal is requested.
- D. The policy can be renewed at any time, regardless of the insured's age.

**18. An insured replaces an existing annuity with a new one and must pay a surrender charge for canceling the existing annuity. The new policy holds no greater financial benefits to the insured than the existing contract. This is an example of**

- A. Nonforfeiture.
- B. A deferred annuity.
- C. A substandard annuity.
- \*D. An unnecessary replacement.

**14. 团体人寿保险以缴费形式发行。这意味着**

- A. 雇主将支付所有保费。
- \*B. 受保员工将支付部分保费。
- C. 雇主将向雇员支付部分保费。
- D. 每当员工死亡时，员工小组成员将各自作出贡献。

**15. 从最低到最高，人寿保险保单的初始保费的正确顺序是什么？**

- A. 单一保费，修改保费，普通寿险。
- \*B. 修改保费，普通寿险，单期保费
- C. 普通寿险，修改寿险，单期保费。
- D. 修改保费，单期保费，普通人寿。

**16. 使用非医疗人寿保险可满足以下所有条件，除了**

- A. 对医学界的需求减少了。
- \*B. 加快了人寿保险申请的处理。
- C. 被保险人可以避免在申请表上回答医疗问题。
- D. 保险费用因医疗检查的费用而减少。

**17. 如果定期人寿保险单可以续签，则续签条款通常规定：**

- A. 每次续租需支付更高的保险费。
- B. 每次续签时保单现金价值都会增加。
- \*C. 要求续约时需要提供可保性证据。
- D. 不论被保险人的年龄如何，保单都可以随时续签。

**18. 被保险人用新的年金代替了现有的年金，并且必须支付取消费用以取消现有的年金。新保单所享有的经济利益不超过现有合同。这是一个例子**

- A. 不作廢條款。
- B. 延期年金。
- C. 不合标准的年金。
- \*D. 不必要的替换。

**19. A husband and wife have a disabled child who is financially dependent upon them. The death of one parent would not result in financial disaster for the disabled child, but the death of both parents would. Which policy should they purchase?**

- A. Juvenile policy.
- B. First-to-die policy.



- C. Second-to-die policy.
- \*D. Family protection policy.

**20. Common life insurance policy riders include all of the following EXCEPT**

- A. Extended term.
- B. Accidental death.
- \*C. Waiver of premium.
- D. Guaranteed insurability.

**21. When a family policy covers children, all of the following are true EXCEPT**

- A. The coverage is term insurance for a fixed amount.
- B. There is no additional charge for covering new additions to the family.
- \*C. Evidence of insurability is required to convert coverage for children to permanent insurance.
- D. All children living with the family are covered even if adopted or born after the policy is issued.

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- B. There is no additional charge for covering new additions to the family.
- C. Evidence of insurability is required to convert coverage for children to permanent insurance.
- D. All children living with the family are covered even if adopted or born after the policy is issued.

**23. Which policy provision protects the insurer against possible adverse selection?**

- A. Nonforfeiture.
- B. Reinstatement.
- \*C. Suicide clause.
- D. Entire contract.

**19. 丈夫和妻子有一个经济上依赖他们的残疾儿童。一名父母的死亡不会给残疾儿童造成经济灾难，但父母双方的死亡都会造成经济灾难。他们应该购买哪种政策？**

- A. 青少年政策。
- B. 抢先政策。
- C. 第二死政策。
- \*D. 家庭保护政策。

**20. 普通人寿保险单的附加条件包括以下所有内容，除了**

- A. 延长期限。
- B. 意外死亡。
- \*C. 放弃保费。
- D. 保证可保性。

**21. 当家庭政策涵盖儿童时，以下所有条件都是正确的，除了**

- A. 该保险是固定金额的定期保险。
- B. 为家庭中的新成员提供服务不收取额外费用。
- \*C. 需要有可保性证据才能将儿童的保险范围转换为永久保险。
- D. 保单发布后收养或出生的所有与家庭同住的孩子都享有保险。

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- C. 需要有可保性证据才能将儿童的保险范围转换为永久保险。
- D. 保单发布后收养或出生的所有与家庭同住的孩子都享有保险。

**23. 哪项保单条款可以保护保险公司免受可能的逆向选择？**

- A. 不作廢條款。
- B. 复职。
- \*C. 自杀条款。
- D. 整个合同。

**24. How can partners guarantee a market for their share of the business in the event of death?**

- \*A. Buy-sell agreements.
- B. Key person insurance.
- C. Split-dollar insurance.
- D. Deferred compensation agreements.

**25. Which policy covering two or more individuals terminates after paying benefits on the first to die?**

- A. Family policy.
- \*B. Joint life policy.
- C. Survivorship life policy.
- D. Limited payments whole life policy.

**26. The components of determining policy premiums include all of the following EXCEPT**

- \*A. Dividends.
- B. Insurer expenses.
- C. Investment return.
- D. Mortality cost.

**27. In a group life insurance policy, who are the parties to the master contract?**

- \*A. The insurer and the employer.
- B. The insurer and the employees.
- C. The employer and the employees.
- D. The employees and their dependents.

**28. Life insurers must include all of the following in their financial statements EXCEPT**

- A. Balance sheet.
- B. Cash flow statement.
- C. Summary of operations.
- \*D. Policy summary description.

**29. Which government regulation prevents retirement plans from favoring highly compensated employees?**

- A. Vesting.
- \*B. Nondiscrimination.
- C. Minimum distribution rules.
- D. Early withdrawal penalties.

**30. A life insurance policy's waiver of premium takes effect if an insured**

- A. Is age 65.
- \*B. Becomes totally disabled.
- C. Becomes terminally ill.
- D. Is confined to a long-term care facility.

**24. 合作伙伴在死亡时如何保证其业务份额的市场?**

- \*A. 买卖协议。
- B. 关键人物保险。
- C. 分攤保險。
- D. 递延补偿协议

**25. 哪一个涉及两个或两个以上个人的保单在首个死亡者支付抚恤金后终止?**

- A. 家庭政策。
- \*B. 共同人寿保险。
- C. 生存人寿保险。
- D. 终身有限付款政策。

**26. 确定保费的组成部分包括以下所有内容,除了**

- \*A. 股利。
- B. 保险费用。
- C. 投资回报。
- D. 死亡率成本。

**27. 在团体人寿保险单中,主合同的各方是谁?**

- \*A. 保险人和雇主。
- B. 保险人和雇员。
- C. 雇主和雇员。
- D. 员工及其家属。

**28. 人寿保险公司必须在其财务报表中包括以下所有内容,但除外**

- A. 资产负债表。
- B. 现金流量表。
- C. 操作摘要。
- \*D. 策略摘要说明。

**29. 哪个政府法规阻止退休计划偏向高薪员工?**

- A. 保留退休金的权利。
- \*B. 不歧视。
- C. 最低分配规则。
- D. 提早退出处罚。

**30. 如果被保险人**

- A. 是65岁。
- \*B. 变得完全残疾。
- C. 患绝症。
- D. 仅限于长期护理机构。

**31. Creditors have rights to life insurance policy proceeds when the beneficiary is the**

- A. Insured's child.
- \*B. Insured's estate.
- C. Insured's spouse.
- D. Insured's business partner.

**32. What is an ESOP?**

- \*A. Employee stock ownership plan.

- B. Employee simplified option plan.
- C. Employer security ownership pension.
- D. Employee savings organization pension.

**33. Which policy allows the insured to choose where the assets backing the cash value are invested?**

- A. Term life.
- \*B. Variable life.
- C. Universal life.
- D. Endowment life.

**34. The California insurance Code requirements regarding the return of life or annuity contracts issued to seniors.**

- A. Applies to both individual and group policies.
- B. Defines seniors as someone 65 years of age or older on the date of purchase of the policy.
- \*C. Gives a senior at least 30 days to return specified life and/or annuity contracts for a full refund.
- D. 1, 2 and 3 are all true.

**35. What is the difference between a conditional premium receipt and a binding premium receipt?**

- A. Premiums must be paid to receive only a conditional receipt.
- B. The applicant must be insurable in order to have coverage only under the binding receipt.
- \*C. Only a binding receipt always provides insurance that is effective from the date the receipt is given.
- D. Only a conditional receipt always provides insurance that is effective from the date the receipt is given.

**36. Under which group term life provision does an insurer make payments to the guardian of a beneficiary who is a minor?**

- A. Survivorship.
- B. Incontestability.
- \*C. The facility of payment.
- D. Contingent beneficiary.

**31. 当受益人是债权人时，债权人有权获得人寿保险单收益**

- A. 被保险人的孩子。
- \*B. 被保险人的财产。
- C. 被保险人的配偶。
- D. 被保险人的业务伙伴。

**32. 什么是ESOP？**

- \*A. 员工持股计划。

- B. 员工简化的期权计划。
- C. 雇主担保所有权养老金。
- D. 员工储蓄组织养老金。

**33. 哪种政策允许被保险人选择将支持现金价值的资产投资于何处？**

- A. 定期寿险。
- \*B. 可变寿险。
- C. 万能寿险。
- D. 两全保险。

**34. 加州保险法典有关签发给老年人的人寿或年金合同的要求。**

- A. 适用于个人和组策略。
- B. 将老年人定义为在购买保单之日起65岁以上的人。
- \*C. 给长者至少30天的时间来退还指定的人寿和/或年金合同，以全额退款。
- D. 1、2和3都是正确的。

**35. 有条件保费收据和约束性保费收据有什么区别？**

- A. 必须支付保费才能仅收到有条件的收据。
- B. 申请人必须具有可保险性，才能仅在具有约束力的收据下享有保险。
- \*C. 只有具有约束力的收据始终提供从收到收据之日起生效的保险。
- D. 只有有条件的收据始终提供从收到收据之日起生效的保险。

**36. 在哪个小组定期人寿条款下，保险人应向未成年人的受益人的监护人付款吗？**

- A. 生存者。
- B. 不可争议。
- \*C. 付款方式。
- D. 或有受益人

**37. Under which policy provisions can a policy be surrendered for its net cash value?**

- A. Dividend options.
- B. Settlement options.
- C. Beneficiary options.
- \*D. Nonforfeiture options

**38. A beneficiary wants to let the death benefit accumulate and receive only the**

**monthly investment proceeds. Which settlement option should be chosen?**

- A. Cash option.
- \*B. Interest option.
- C. Fixed amount option.
- D. Fixed period option.

**39. Which distribution from an annuity would be subject to a penalty tax?**

- A. A series of substantially equal lifetime periodic payments.
- \*B. A single payment made to a taxpayer who is age 55.
- C. Payments made due to the taxpayer's death or disability.
- D. A single payment made to a taxpayer who is age 65.

**40. Which of the following is a correct statement about the premium payment modes? The total premium paid by a life policy owner for one policy year is:**

- A. The same regardless of the frequency of payment.
- B. Less when paid quarterly than if paid semiannually.
- \*C. Greater if the premium is paid semiannually rather than annually.
- D. Based on the assumption that the insured will pay policy premiums at the end of the policy year in one payment; if paid earlier in the policy year a discount will be allowed.

**41. A 10-year certain annuity with an installment refund is purchased. The annuitant dies after receiving monthly payments for 5 years. How many remaining payments MUST the insurer make?**

- A. None.
- \*B. 60 payments.
- C. 120 payments.
- D. One lump sum payment.

**37. 在哪种保单条款下可以投保其现金净值?**

- A. 股息选择。
- B. 结算选项。
- C. 受益人选择。
- \*D. 非没收期权。

**38. 受益人希望累积死亡抚恤金，仅接收每**

月的投资收益。应该选择哪种结算方式?

- A. 现金选择权。
- \*B. 利息选项。
- C. 固定金额选项。
- D. 固定期限选项。

**39. 年金中的哪一个分配应缴纳罚款?**

- A. 一系列基本相等的生命周期定期付款。
- \*B. 向55岁的纳税人付款。
- C. 由于纳税人死亡或伤残而支付的款项。
- D. 向65岁的纳税人付款。

**40. 关于保费支付方式，以下哪一项是正确的说法? 寿险保单持有人为一个保单年度支付的总保费为:**

- A. 不论付款频率如何都一样。
- B. 每季度支付的费用少于每半年支付的费用。
- \*C. 如果保险费每半年而不是每年支付一次，则更大。
- D. 基于以下假设：被保险人将在保单年度结束时一次支付保费；如果在保单年度早些时候支付，则可以享受折扣。

**41. 购买10年期特定年金并分期退款。年金在收到5年的每月付款后死亡。保险公司还必须支付多少剩余款项?**

- A. 没有。
- \*B. 60笔付款。
- C. 120笔付款。
- D. 一次性付款。

**42. Death benefits that are received by a beneficiary are generally**

- A. Subject to capital gains tax.
- B. Subject to federal income tax.
- \*C. Exempt from federal income tax.
- D. Included in the beneficiary's adjusted gross income.

**43. Under a group life insurance policy act**

of water and aviation are examples of:

- A. Optional riders.
- \*B. Policy exclusions.
- C. Required provisions.
- D. Optional provisions.

**44. What is the penalty tax imposed on amounts received from a modified endowment contract?**

- \*A. 10%
- B. 15%
- C. 20%
- D. 25%

**45. The policy owner, age 50, has been paying the premiums on his whole life policy for fifteen years. He needs the equivalent of one-third of his policy's cash value for two years. He wants to continue to have the same amount of life insurance protection and he can afford to continue to pay the policy's premium. Which of the following would appear to be his BEST course of action?**

- A. Look elsewhere. Whole life policies do not develop cash value.
- \*B. Use the policy loan provision to borrow money from the policy, must keep making the premium payments to keep the policy enforced.
- C. Surrender the policy because to get any of the cash he must surrender the policy. He can then buy a new policy with the other two-thirds of the proceeds.
- D. Look elsewhere. The insurer is not required to make the cash value available to the policy owner until the policy matures. If they allowed this most policies would lapse.

**42. 受益人获得的死亡抚恤金通常是**

- A. 需缴纳资本增值税。
- B. 需缴纳联邦所得税。
- \*C. 免征联邦所得税。
- D. 包括在受益人的调整后总收入中。

**43. 根据团体人寿保险政策，水和航空法案**

是：

- A. 可选的骑手。
- \*B. 政策排除。
- C. 必需的规定。
- D. 可选条款。

**44. 从修改后的捐赠合同中收取的金额应缴纳什么罚款？**

- \*A. 10%
- B. 15%
- C. 20%
- D. 25%

**45. 50岁的保单持有人已经支付了其整个寿险保费十五年。他需要两年现金等值于其保单现金价值的三分之一。他希望继续获得相同数量的人寿保险保护，并且有能力继续支付该保单的保费。以下哪项似乎是他的最佳选择？**

- A. 看别处。终身寿险政策不会产生现金价值。
- \*B. 使用保单贷款条款从保单中借钱时，必须继续缴纳保费以保持保单的执行。
- C. 退保，因为要获得任何现金，他必须退保。然后，他可以用其他三分之二的收益购买一项新保单。
- D. 看别处。在保单到期之前，不需要保险人将现金价值提供给保单持有人。如果他们允许这样做，大多数策略将失效。

**46. How does the cost recovery rule apply when a life insurance policy is surrendered for its cash value?**

- A. The insurer retains the cost basis.
- B. The entire premium surrender value is taxable.
- C. The insured receives only the cost basis.
- \*D. The cost basis of the policy is exempt from taxation.



**47. In a 5-year vesting schedule, what percentage of employer contributions MUST be vested after 5 years of service?**

- A. 20%
- B. 40%
- C. 80%
- \*D. 100%

**48. What does the statement "life insurance creates an immediate estate" mean?**

- A. Premiums are due and payable immediately.
- B. The total cash value is available immediately.
- \*C. The total death benefit is paid whenever the insured dies.
- D. Policy proceeds are automatically paid to the insured's estate.

**49. The conversion privilege allows a terminating employee to covert**

- A. An annuity into group life insurance.
- B. Group life insurance into an annuity.
- C. Permanent insurance term insurance.
- \*D. Term insurance into permanent insurance.

**50. Which policy provision protects an insurer against a lawsuit before the insurer has had a reasonable opportunity to investigate a claim?**

- A. Grace period.
- \*B. Legal actions.
- C. Reinstatement.
- D. Incontestability period.

**51. Who MUST sign a statement acknowledging that a life insurance policy illustration was given to an applicant?**

- A. The applicant and the beneficiary.
- \*B. The applicant and the agent.
- C. The applicant.
- D. The agent.

**46. 当人寿保险单的现金价值退回时，成本回收规则如何适用？**

- A. 保险人保留成本基础。
- B. 整个保费退保价值应纳税。
- C. 被保险人仅接受成本基准。
- \*D. 该保单的成本基础免税。

**47. 在5年的归属时间表中，服务5年后必须归属多少百分比的雇主供款？**

- A. 20%
- B. 40%
- C. 80%
- \*D. 100%

**48. “人寿保险创造直接财产”的说法是什么意思？**

- A. 保费到期且应立即支付。
- B. 总现金价值立即可用。
- \*C. 被保险人死亡时，将支付全部死亡抚恤金。
- D. 保单收益将自动支付给被保险人的财产。

**49. 转换特权使终止员工可以隐蔽**

- A. 团体人寿保险年金。
- B. 将人寿保险分为年金。
- C. 永久保险定期保险。
- \*D. 定期保险改为永久保险。

**50. 在保险人有合理机会调查索赔之前，哪项保单条款可以保护和保护保险人免受诉讼？**

- A. 宽限期。
- \*B. 法律诉讼。
- C. 复职。
- D. 不可争议的时期。

**51. 谁必须签署一份声明，承认已向申请人提供了人寿保险政策说明？**

- A. 申请人和受益人。
- \*B. 申请人和代理商。
- C. 申请人。
- D. 中介。

**52. What factor determines the difference between deferred and immediate annuities?**

- \*A. When annuity benefit payments begin.
- B. The number of annuity benefit payments.
- C. Who receives the annuity benefit payments.
- D. The dollar amount of the annuity benefit payment.



**53. Which policy provision protects the policy owner from the unintentional lapse of the contract?**

- \*A. Grace period.
- B. Free look period.
- C. Incontestability.
- D. Settlement options.

**54. In financial planning, the human life value concept is based on an individual's**

- A. Age.
- B. Education.
- C. Health.
- \*D. Income.

**53. 哪一项保单条款可以保护保单持有人免受意外合同的损害?**

- \*A. 宽限期。
- B. 自由看期。
- C. 不可抗拒。
- D. 结算选项。

**54. 在财务规划中, 人的生命价值概念是基于个人的**

- A. 年龄。
- B. 教育。
- C. 健康。
- \*D. 收入。

**52. 哪些因素决定了延期年金和即时年金之间的差异?**

- \*A. 年金给付开始时。
- B. 年金给付的次数。
- C. 谁收到年金给付金。
- D. 年金给付的美元金额。

## Accident & Health Cram #1

**1. A Long-Term Care insurance rider can include coverage for all of the following EXCEPT**

- A. Hospice.
- B. Respite care.
- C. Adult daycare.
- \*D. Hospital acute care.

**2. What is the purpose of social insurance?**

- A. To allow people to choose the coverage they want.
- B. To reward individuals for their loyalty and longevity.
- C. To prevent some individuals from earning too much money.
- \*D. To protect certain vulnerable segments of the population.

**3. All of the following may opt for a self-insured medical and disability plan EXCEPT**

- A. Co-ops.
- B. Fraternals.
- \*C. Individuals.
- D. Labor unions.

**4. What rights do individuals have if they disagree with a decision on the amount Medicare will pay?**

- A. They can change Medicare carriers.
- \*B. They can ask a Medicare carrier to review the decision
- C. They can request a second opinion from the state medical examiner.
- D. They can terminate making premium payments until the claim is resolved.

**5. After the deductible, what portion does a patient pay for covered expenses under Medicare Part B?**

- \*A. 20%
- B. 50%
- C. 80%
- D. 100%

**1. 长期护理保险参与者可以包括以下所有内容**

- A. 临终关怀。
- B. 临时护理。
- C. 成人日托。
- \*D. 医院急诊。

**2. 社会保险的目的是什么？**

- A. 让人们选择他们想要的覆盖范围。
- B. 奖励个人的忠诚和长寿。
- C. 为了防止某些人赚太多钱。
- \*D. 保护某些脆弱人群。

**3. 以下所有条件均可选择自保医疗和残保险计划，除了**

- A. 合作社。
- B. 兄弟会
- \*C. 个人。
- D. 工人工会。

**4. 如果个人不同意医疗保险将支付的金额的决定，个人享有什么权利？**

- A. 他们可以更换医疗保险承运人。
- \*B. 他们可以要求医疗保险承办商审查该决定。
- C. 他们可以要求州医疗检查人员第二意见。
- D. 他们可以终止支付保费，直到索赔解决。

**5. 在扣除免赔额之后，患者应按哪部分支付 Medicare B部分的承保费用？**

- \*A. 20%
- B. 50%
- C. 80%
- D. 100%

**6. Regarding the Health Benefit Exchanges, as created by PPACA, all of the following statements are true EXCEPT**

- A. The name of California's Exchanges is Covered California.
- \*B. An individual enrolling in a bronze-level plan is not eligible for reduced cost-sharing.
- C. An individual whose household income is 400% of the federal poverty level may receive a premium tax credit.
- D. An individual may only receive a premium tax credit for a plan if purchased through the Exchange.

**7. A Health insurance issuer offering coverage in the individual market must provide premium rebates if its medical loss ratio (MLR) is less than what percentage?**

- A. 70%
- B. 75%
- \*C. 80%
- D. 85%

**8. Which of the following statements concerning the usual coordination of benefits provision is correct?**

- A. Medicare coverage is always primary to medical coverage.
- B. Coverage under COBRA is primary to coverage as an active employee.
- \*C. When two plans both have the provision, coverage as an employee is primary to coverage as a dependent.
- D. Coverage under any plan with the provision is primary to coverage under any plan without the provision.

**9. In medical expense insurance, what serves the same purpose as the elimination period in disability income insurance?**

- A. Coinsurance.
- B. Co-payment.
- \*C. Deductible.
- D. Maximum benefit.

**10. Which plan covers the medical expenses that are NOT covered by Medicare?**

- A. Medi-Cal.
- B. Long-term care.
- C. Disability income.
- \*D. Medicare supplement.

**6. 关于由PPACA创建的健康利益交换，以下所有陈述均为正确，但除了**

- A. 加利福尼亚交易所的名称包括加利福尼亚。
- \*B. 参加青铜级计划的个人不符合减少费用分摊的资格。
- C. 家庭收入为联邦贫困线的400%的个人可以享受保费税收抵免。
- D. 如果个人通过交易所购买，则该计划只能获得溢价税收抵免。

**7. 如果医疗保险发行人的医疗损失率（MLR）小于百分之几，则必须提供覆盖个人市场的健康保险发行人？**

- A. 70%
- B. 75%
- \*C. 80%
- D. 85%

**8. 下列有关通常的福利提供协调的陈述中哪一项是正确的？**

- A. 医疗保险始终是医疗保险的基础。
- B. 作为活跃员工，COBRA的承保范围很重要。
- \*C. 当两个计划都具有准备金时，作为雇员的承保范围是作为受抚养人的承保范围的主要内容。
- D. 有准备金的任何计划的承保范围是没有准备金的任何计划的承保范围的主要内容。

**9. 医疗费用保险中，与残障收入保险的消除期限具有相同的目的是？**

- A. 共同保险。
- B. 共付额。
- \*C. 免赔额。
- D. 最大利益。

**10. 哪项计划涵盖了医疗保险未涵盖的医疗费用？**

- A. Medi-Cal加州低收入醫療保險(白卡)。
- B. 长期护理。
- C. 残疾收入。
- \*D. 联邦医疗保险。

**11. What is the first step in submitting Medicare claims?**

- A. The patient submits expenses to Medicare.
- \*B. The medical provider submits expenses to Medicare.
- C. The medical provider submits expenses to the patient.
- D. Medicare submits expenses to the Medicare supplement provider.

**12. In the absence of a coordination of benefits clause, all of the following circumstances might result in recovery of more than 100% of actual health care expenses EXCEPT**

- A. A person working for two employers has health insurance through both.
- B. Spouses are both employed and eligible for group medical benefits.
- C. An executive has additional coverage through an association policy.
- \*D. The worker's medical plan includes a carryover deductible provision.

**13. Provisions in a disability income policy include all of the following EXCEPT**

- A. Indemnity amount.
- B. Elimination period.
- C. Maximum benefit period.
- \*D. Deductible and coinsurance amounts.

**14. Which of the following is NOT an example of cost-sharing in a health insurance policy?**

- A. Coinsurance.
- \*B. Coordination.
- C. Copayment.
- D. Deductible.

**15. An example of the third-party administrator is an**

- A. Employee who is responsible for evaluating the relative quality of competing group health and welfare benefits offered to her employer by insurers.
- \*B. An outside organization that processes claims for an employer's self-funded group plan.
- C. Agent's supervisor who takes part in his commission.
- D. Employee who settles health insurance claims.

**11. 提交的第一步是什么医疗保险索赔?**

- A. 患者向医疗保险提交费用。

- \*B. 医疗提供者向医疗保险提交费用。
- C. 医疗提供者向患者提交费用。
- D. 医疗保险将费用提交给医疗补助补充提供者。

**12. 在没有协调福利条款的情况下，以下所有情况都可能导致追回超过实际医疗保健费用100%以上的费用，但以下情况除外：**

- A. 为两个雇主工作的人通过两个人都拥有健康保险。
- B. 配偶既受雇又有资格享受团体医疗福利。
- C. 高管通过协会政策获得更多覆盖。
- \*D. 工人的医疗计划包括可扣留的结余准备金。

**13. 残疾收入政策中的条款包括以下所有内容，除了**

- A. 赔偿金额。
- B. 淘汰期。
- C. 最大受益期。
- \*D. 自付额和共同保险金额。

**14. 以下哪一项不是健康保险单中费用分摊的示例？**

- A. 共同保险。
- \*B. 协调。
- C. 共付额。
- D. 免赔额。

**15. 第三方管理员的一个例子是**

- A. 负责评估保险公司向其雇主提供的竞争性团体健康和福利的相对质量的雇员。
- \*B. 外部组织，该组织处理雇主的自筹资金计划的索偿。
- C. 代理的主管，负责他的委托。
- D. 解决健康保险索赔的员工。

**16. Why is an injury caused by an accident at an employee's workplace excluded from individual health insurance coverage?**

- A. It is covered by the employer's group disability insurance plan.
- B. It is covered by the employer's group health insurance plan.
- \*C. It is covered by the state Worker's Compensation program.
- D. It is covered by Social Security benefits.

**17. The adult daycare coverage level of the long-term care policy provides for**

- A. Part-time home health care for the frail elderly.
- B. Full-time nursing at home for a convalescent elder.
- \*C. Part-time nursing at a facility for the elderly who live at home.
- D. Full-time nursing care for elders who live in assisted living centers.

**18. Under group disability insurance an employee is eligible for a partial disability benefit when they can**

- A. No longer work full or part-time because of an accidental injury.
- B. Collect adjusted lost wages while on leave of absence due to illness.
- C. Demonstrate their inability to perform due to loss of sight in one eye.
- \*D. Perform some of their job activities on a part-time basis after injury.

**19. Two of the long-term care chronically ill activities of daily living (ADLs) are**

- \*A. Eating and dressing.
- B. Bathing and hearing.
- C. Sleeping and walking.
- D. Speaking and incontinence.

**20. Vision insurance usually limits coverage in all of the following ways EXCEPT**

- A. One examination per year.
- B. One set of lenses per year.
- C. A specific dollar amount for frames.
- \*D. A specific dollar amount for examinations.

**21. Medicare part A provides coverage for all of the following EXCEPT**

- \*A. Physicians' services.
- B. Hospitalization.
- C. Home health care.
- D. Hospice.

**16. 为什么将员工工作场所因事故造成的伤害排除在个人健康保险范围之外？**

- A. 它由雇主团体伤残保险计划承保。

- B. 它由雇主团体健康保险计划承保。
- \*C. 它包含在州工人补偿计划中。
- D. 它包含在社会保障福利中。

**17. 长期护理政策的成人日托覆盖水平规定**

- A. 体弱老人的兼职家庭保健。
- B. 为康复中的老年人提供全职在家护理。
- \*C. 在设施中为在家居住的老年人提供兼职护理。
- D. 为住在辅助生活中心的长者提供全职护理。

**18. 根据团体伤残保险，雇员只要有能力获得部分伤残津贴**

- A. 由于意外伤害，不再全职或兼职。
- B. 因病休假时领取调整后的工资损失。
- C. 证明他们由于一只眼睛失明而无法表演。
- \*D. 受伤后在兼职的基础上进行一些工作。

**19. 长期护理的慢性病日常生活中的两个(ADL)是**

- \*A. 吃和穿衣。
- B. 沐浴和听觉。
- C. 睡着和走路。
- D. 口语和失禁。

**20. 视力保险通常会通过以下所有方式限制承保范围**

- A. 每年一次检查。
- B. 每年一套镜片。
- C. 框架的特定美元金额。
- \*D. 特定的检查费用。

**21. 医疗保险A部分涵盖以下所有内容**

- \*A. 内科医生的服务。
- B. 住院治疗。
- C. 家庭保健。
- D. 临终关怀。

**22. What happens if an insurer violates the Medical Loss Ratio rule and spends too much money on administrative costs?**

\*A. Insurers that do not meet the Medical Loss Ratio standard will be required to provide rebates to their customers and reduce spending on their administrative costs.

B. Insurers that do not meet the Medical Loss Ratio standard will pay a tax penalty to the Federal government.

C. Insurers that do not meet the Medical Loss Ratio standard will pay a tax penalty to the Health Benefit Exchange.

D. Insurers that do not meet the Medical Loss Ratio standard will only be required to reduce their spending on administrative costs.

**23. The type of health care provider that provides both the health care services and health care coverage is called**

A. A preferred provider organization.

\*B. A Health Maintenance Organization.

C. A major medical organization.

D. An EPO.

**24. In California, a child may obtain individual health coverage through all of the following EXCEPT**

A. Medi-Cal (California's Medicaid)

B. Direct from an insurance carrier.

C. Covered California.

\*D. Healthy families.

**25. Which program is designed to provide medical assistance to people with low incomes?**

\*A. Medi-Cal

B. Medicare

C. Social Security

D. Worker's Compensation

**26. The premium of a proposed disability income policy could be lowered by increasing the**

A. Benefit period.

B. Monthly benefit.

\*C. Elimination period.

D. Cost-of-living rider benefit.

**22. 如果保险人违反医疗损失率规则，并在管理费用上花费过多金钱，会发生什么？**

\*A. 不符合医疗损失率标准的保险公司将被

要求向其客户提供回扣，并减少其管理费用。

B. 不符合医疗损失比率标准的保险公司将向联邦政府支付税款。

C. 不符合医疗损失比率标准的保险公司将向健康福利交易所支付税款。

D. 不符合医疗损失比率标准的保险公司将只需要减少其在管理成本上的支出。

**23. 提供医疗保健服务和医疗保险的医疗保健提供者的类型称为**

A. 首选提供者组织。

\*B. 健康维护组织。

C. 一个主要的医疗组织。

D. 一个EPO。

**24. 在加利福尼亚州，孩子可以通过以下所有其他方式获得个人健康保险**

A. Medi-Cal加州低收入醫療保險(白卡)。

B. 直接从保险公司。

C. 涵盖加利福尼亚。

\*D. 健康家庭。

**25. 哪个计划旨在向低收入人群提供医疗救助？**

\*A. Medi-Cal加州低收入醫療保險(白卡)。

B. 医疗保险。

C. 社会保障。

D. 劳动者报酬

**26. 拟议的残疾收入政策的保险费可以通过增加**

A. 受益期。

B. 每月福利。

\*C. 淘汰期。

D. 生活成本的附加条约利益。

**27. Which health insurance provision protects an insured from the the expense of a catastrophic illness?**



- A. Exclusion.
- B. Deductible.
- C. Coinsurance.
- \*D. Stop-loss.

**28. The initial enrollment period for Medicare Part B ends how many months after the 65 birthday month?**

- A. One month.
- \*B. Three Months.
- C. Five months.
- D. Seven months.

**29. In health insurance the coinsurance is**

- \*A. A percentage of the cost for covered expenses paid by more than one insurer.
- B. A portion of the premium paid by the insured and insurer for each covered service.
- C. A payment shared by the insured and provider of covered service minus the deductible.
- D. A percentage paid for covered expenses by insured and insurer after the deductible is satisfied.

**30. Benefits under Social Security are available only for workers who are**

- \*A. Fully insured.
- B. Medicare insured.
- C. Currently insured.
- D. Disability insured.

**31. Which health insurance contract provision addresses the problem of over insurance?**

- A. Reinstatement.
- B. Incontestability.
- C. Assignment of benefits.
- \*D. Coordination of benefits.

**32. Which statement about Medicare is NOT correct?**

- A. Medicare part A covers hospital care.
- \*B. Medicare part C covers long-term care.
- C. Medicare part B covers physician services.
- D. Medicare is a federal health insurance program.

**27. 哪项健康保险规定可以保护被保险人免于遭受巨灾疾病的费用?**

- A. 排除。

- B. 自付额。
- C. 共同保险。
- \*D. 止损。

**28. 医疗保险B部分的初始注册期结束于65岁生日月份之后的几个月?**

- A. 一个月。
- \*B. 三个月。
- C. 五个月。
- D. 七个月。

**29. 在健康保险中，共同保险是**

- \*A. 一家保险公司支付的承保费用成本的百分比。
- B. 被保险人和保险人为每种承保服务支付的保费的一部分。
- C. 被保险人和承保服务提供者分担的付款减去自付额。
- D. 满足自付额后，被保险人和保险人支付的承保费用的百分比。

**30. 社会保障金仅适用于**

- \*A. 完全保险。
- B. 受保的医疗保险。
- C. 目前已投保。
- D. 伤残保险。

**31. 哪项健康保险合同条款解决了超额保险问题?**

- A. 复职。
- B. 不可抗拒。
- C. 利益分配。
- \*D. 利益协调。

**32. 关于医疗保险的哪项陈述不正确?**

- A. 医疗保险A部分涵盖医院护理。
- \*B. 医疗保险C部分涵盖了长期护理。
- C. 医疗保险B部分涵盖医师服务。
- D. 医疗保险是一项联邦健康保险计划。

**33. Group health plans obligated by the Consolidated Omnibus Budget Reconciliation Act (COBRA) cover groups**

of at least

- A. 10 employees.
- \*B. 20 employees.
- C. 40 employees.
- D. 60 employees.

**34. For Social Security purposes, a person with 40 quarters of coverage is considered**

- \*A. Fully insured.
- B. Partially insured.
- C. Currently insured.
- D. Conditionally insured.

**35. During the solicitation of a long term care insurance rider, a life agent must consider all of the following EXCEPT the applicant's**

- A. Goals and needs.
- \*B. Attending physician statement.
- C. Ability to pay for the coverage.
- D. Existing long-term care coverage.

**36. Characteristics of preferred provider organizations (PPOs) include all of the following EXCEPT**

- \*A. Primary physicians serve as gatekeepers.
- B. There is incentives to use network providers.
- C. Employees can see specialists without referrals.
- D. Benefits are paid for care received by non-network physicians.

**37. According to the California insurance code, all of the following long-term care (LTC) insurance sales are considered unnecessary EXCEPT**

- \*A. A replacement LTC policy with equal benefits for a lower premium.
- B. A replacement LTC policy with fewer benefits and a higher premium.
- C. An additional LTC policy to an insured who already has LTC policies.
- D. Two additional LTC policies that equal the combined benefits on an existing one.

**33.《综合预算和解法案》（COBRA）规定的团体健康计划至少涵盖了以下人群：**

- A. 10名员工。

- \*B. 20名员工。
- C. 40名员工。
- D. 60名员工。

**34. 出于社会保障目的，考虑覆盖40%范围的人**

- \*A. 完全保险。
- B. 部分投保。
- C. 目前已投保。
- D. 有条件的保险。

**35. 在招募长期护理保险附加条约期间，人寿保险公司必须考虑以下所有因素，但申请人的**

- A. 目标和需求。
- \*B. 主治医师声明。
- C. 能够支付承保范围。
- D. 现有的长期护理范围。

**36. 首选提供商组织（PPO）的特征包括以下所有特征**

- \*A. 主治医生是看门人。
- B. 有使用网络提供商的诱因。
- C. 员工可以看到专家而无需介绍。
- D. 为非网络医生提供的护理支付福利。

**37. 根据加利福尼亚州的保险法规，以下所有长期护理（LTC）保险销售均被视为不必要，除了**

- \*A. 具有同等利益的替代LTC保单，保费较低。
- B. 具有更少利益和更高保费的替代LTC政策。
- C. 已拥有LTC保单的被保险人的其他LTC保单。
- D. 另外两项LTC政策等于现有一项政策的综合收益。

**38. An individual is allowed to enroll in individual health insurance under the following circumstances except**

- A. At any time for Medi-Cal.
- B. Within 60 days of a qualifying event.
- C. During the annual open enrollment period.
- \*D. Within 30 days of being diagnosed with an illness.

**39. Which health plan pays more for care received from a network provider than it pays for care from a non-network provider?**

- A. Exclusive provider organization (EPO).
- B. Health maintenance organization (HMO).
- \*C. Preferred provider organization (PPO).
- D. Major medical.

**40. Providers of coverage for all of the following types of care are subject to the jurisdiction of the California Department of Insurance (CDI) EXCEPT**

- \*A. Lasik.
- B. Chiropractic.
- C. Dental.
- D. Surgical.

**41. Under a disability income insurance policy with an own occupation clause, an individual who can no longer perform the tasks of the job held at the time of injury is considered**

- A. Presumptively disabled.
- B. Medically disabled.
- C. Gainfully disabled.
- \*D. Totally disabled.

**42. Traditional comprehensive major medical plans include all of the following EXCEPT**

- A. Coinsurance.
- B. Deductibles.
- \*C. First-dollar coverage.
- D. Out-of-pocket maximums.

**43. After the deductible is satisfied, what percentage of a reasonable charge does Medicare part B pay?**

- A. 20%
- B. 40%
- \*C. 80%
- D. 100%

**38. 在以下情况下，个人可以参加个人健康保险：**

- A. 随时使用Medi-Cal加州低收入醫療保險

- (白卡)。
- B. 资格赛后60天内。
- C. 在年度开放注册期间。
- \*D. 被诊断出疾病后30天内。

**39. 哪个健康计划为从网络提供商处获得的护理支付的费用要比从非网络提供商处获得的护理支付的费用高？**

- A. 独家提供者组织（EPO）。
- B. 健康维护组织（HMO）。
- \*C. 首选提供商组织（PPO）。
- D. 主要医学。

**40. 以下所有类型的护理的提供者均受加利福尼亚州保险部（CDI）管辖，除了**

- \*A. 激光视力矫正。
- B. 脊椎矫正。
- C. 牙科。
- D. 外科。

**41. 根据具有自己的职业条款的残疾收入保险政策，将认为无法履行受伤时担任的工作任务的个人**

- A. 推定为残疾人。
- B. 身体残疾。
- C. 完全禁用。
- \*D. 完全禁用。

**42. 传统的综合性重大医疗计划包括以下所有内容，除了**

- A. 共同保险。
- B. 免赔额。
- \*C. 第一块美元保险。
- D. 自付费用最大值。

**43. 支付免赔额后，医疗保险B部分支付合理百分比的费用？**

- A. 20%
- B. 40%
- \*C. 80%
- D. 100%

**44. Health insurance counseling and advocacy program (HICAP) counselors can do all of the following EXCEPT**

- A. Help evaluate policies.
- \*B. Charge for their services.
- C. Assist in medical record keeping.
- D. Explain Medicare supplement coverages.

**45. When medical expenses policies do not state specific dollar benefit amounts, but instead base payments upon the charges for life services in the same geographical area, benefits are designated as**

- \*A. Usual, customary, and reasonable charges.
- B. A percentage of stated charges.
- C. Designated charges.
- D. Stated charges.

**46. Which type of insurance can be purchased at airports, bus terminals, and railroad stations?**

- A. Temporary life insurance.
- \*B. Travel accident insurance.
- C. Temporary health insurance.
- D. Accidental death and dismemberment.

**47. Residual disability income insurance payments are based on**

- A. An amount agreed upon by the insurer and the insured.
- \*B. The amount of the insured's income is reduced by the disability.
- C. The amount necessary to induce the insured to go back to work.
- D. The amount needed to continue the insured's standard of living.

**48. The family and Medical Leave Act (FMLA) covers all of the following EXCEPT**

- A. The adoption of a child.
- B. Caring for a parent with a serious health condition.
- \*C. Traveling with a spouse who has been transferred overseas.
- D. A serious health condition that prevents an employee from working.

**49. A supplemental insurance policy that pays a set amount for each day that an individual is hospitalized is known as**

- A. Temporary major medical.
- B. Long-term care supplement.
- C. Hospital surgical expense.
- \*D. Hospital confinement indemnity.

**44. 健康保险咨询和倡导计划 (HICAP) 的顾问可以做以下所有工作, 除了**

- A. 帮助评估政策。

- \*B. 收取服务费用。
- C. 协助保存病历。
- D. 解释医疗保险补充保险的范围。

**45. 如果医疗费用政策未说明具体的美元收益金额, 而是基于同一地理区域中的生活服务费用进行支付, 则收益被指定为:**

- \*A. 常规, 惯常和合理的费用
- B. 标明费用的百分比。
- C. 指定费用。
- D. 已陈述的费用。

**46. 可以在机场, 巴士总站和火车站购买哪种类型的保险?**

- A. 临时人寿保险。
- \*B. 旅行意外保险。
- C. 临时健康保险。
- D. 意外死亡和肢解。

**47. 残障人士收入保险金基于**

- A. 保险人和被保险人约定的金额。
- \*B. 伤残使被保险人的收入减少。
- C. 促使被保险人重新工作所需的金额。
- D. 维持被保险人生活水平所需的金额。

**48. 《家庭和病假法》(FMLA) 涵盖以下所有内容, 除了**

- A. 收养一个孩子。
- B. 照顾有严重健康状况的父母。
- \*C. 与已转移到国外的配偶一起旅行。
- D. 严重的健康状况, 阻止员工工作。

**49. 一项补充保险政策是按个人每天住院的固定费用支付的,**

- A. 临时重大医学。
- B. 长期护理补充剂。
- C. 医院手术费用。
- \*D. 住院分娩赔偿。

**50. The most common type of specified disease insurance policy is**

- \*A. Cancer.

- B. Cataract.
- C. Diabetes.
- D. Heart disease.

**51. The Employee retirement income Security Act of 1974 (ERISA) regulates group health insurance in the area of**

- A. Family and medical leave.
- \*B. Disclosure and reporting.
- C. Americans with disabilities.
- D. Continuation of group health care.

**52. All of the following statements are true regarding health insurance counseling advocacy program (HICAP) counselors EXCEPT HICAP counselors**

- A. Provide information about the Medicare program.
- B. Must complete an intensive training program.
- \*C. Are qualified to give legal advice.
- D. Are volunteers

**53. Which group provides information about health-related issues to the elderly in California?**

- A. Medicare supplement insurers.
- B. Long-term care insurance providers.
- C. The National health care anti-fraud association.
- \*D. The health insurance counseling and advocacy program (HICAP)

**54. With Medicare coverage**

- A. Benefits are available only to persons age 55 or older.
- B. Both part A and part B provide benefits for care in skilled nursing facilities.
- C. Part A has no deductibles or coinsurance for the first 60 days of hospitalization.
- \*D. Part B provides benefits for diagnostic tests and X-rays performed on an outpatient basis.

**55. All of the following types of insurance pay benefits in addition to those paid by other insurance policies held by the insured EXCEPT**

- \*A. Medical expense.
- B. Critical illness.
- C. Specified disease.
- D. Hospital indemnity.

**50. 指定疾病保险单最常见的类型是**

- \*A. 癌症。
- B. 白内障。

- C. 糖尿病。
- D. 心脏病。

**51. 1974年的《雇员退休收入保障法》(ERISA) 在**

- A. 家庭和病假。
- \*B. 披露和报告。
- C. 残疾人士。
- D. 团体保健的继续。

**52. 对于健康保险咨询倡导计划 (HICAP) 顾问，以下所有陈述均正确无误**

- A. 提供有关医疗保险计划的信息。
- B. 必须完成强化训练计划。
- \*C. 有资格提供法律意见。
- D. 是志愿者

**53. 哪个小组向加利福尼亚的老年人提供有关健康相关问题的信息？**

- A. 医疗保险补充保险公司。
- B. 长期护理保险提供者。
- C. 全国医疗保健反欺诈协会。
- \*D. 健康保险咨询和倡导计划 (HICAP)

**54. 有了医疗保险**

- A. 优惠仅适用于55岁或以上的人士。
- B. A部分和B部分都为熟练护理设施中的护理提供了好处。
- C. 住院的前60天，A部分没有自付额或共同保险。
- \*D. B部分为在门诊进行的诊断测试和X射线检查提供了好处。

**55. 除被保险人持有的其他保险单所支付的保险金外，以下所有类型的保险给付金，除了**

- \*A. 医疗费用。
- B. 严重的疾病。
- C. 特定疾病。
- D. 医院赔偿。

**56. All of the following are optional group medical coverages EXCEPT**



- A. Dental.
- \*B. Maternity.
- C. Prescription drug.
- D. Vision.

**57. A commonly used cost containment measure for emergency hospital care under a major medical expense plan is the**

- \*A. Deductible.
- B. Premium tax.
- C. Inpatient fee.
- D. Pre-admission test.

**58. The group medical plan provision that applies when a claimant has coverage under more than one plan is known as**

- A. Coinsurance.
- B. Integration.
- C. Maximum benefits.
- \*D. Coordination of benefits.

**59. Vision care insurance usually covers all of the following EXCEPT**

- \*A. Eye surgery.
- B. Contact lenses.
- C. Eyeglass frames.
- D. Eye examinations.

**60. Under the PPACA, which medical enrollment tier is 80% actuarial value?**

- A. Bronze.
- \*B. Gold.
- C. Platinum.
- D. Silver.

**61. The insurer can do which of the following under a noncancelable health insurance policy?**

- A. Raise the premium rate.
- B. Change the policy provisions.
- C. Refuse to renew the policy for any reason.
- \*D. Cancel the policy for nonpayment of premium.

**62. What is the cost of service from the health insurance counseling advocacy program (HICAP)?**

- A. \$10 per appointment.
- B. \$25 per appointment.
- C. \$50 per appointment.
- \*D. No charge.

**56. 以下所有都是可选的团体医疗保险，除了**

- A. 牙科
- \*B. 产假。
- C. 处方类药物。
- D. 视力。

**57. 在重大医疗费用计划下，用于紧急医院护理的常用成本控制措施是：**

- \*A. 免赔额。
- B. 保费税。
- C. 住院费。
- D. 入学前测试。

**58. 当索赔人有承保范围时，适用的集体医疗计划规定涉及一个以上计划，即**

- A. 共同保险。
- B. 积分。
- C. 最大利益。
- \*D. 利益协调。

**59. 视力保健保险通常涵盖以下所有内容**

- \*A. 眼部手术。
- B. 隐形眼镜。
- C. 眼镜框。
- D. 眼科检查。

**60. 根据PPACA，哪个医疗招生等级的精算价值为80%？**

- A. 青铜。
- \*B. 金。
- C. 铂。
- D. 银。

**61. 在不可取消的健康保险政策下，保险公司可以采取以下哪项措施？**

- A. 提高保费率。
- B. 更改政策规定。
- C. 出于任何原因拒绝续签该政策。
- \*D. 取消不支付保费的政策。

**62. 健康保险咨询倡导计划（HICAP）的服务费用是多少？**

- A. 每次预约10美元。
- B. 每次预约\$ 25。
- C. 每次预约\$ 50。
- \*D. 免费。

**63. In order to obtain group insurance without providing evidence of insurability,**



**what do eligible individuals generally have to do?**

- A. Submit an attending physician's statement with their group enrollment cards.
- \*B. Enroll within a specified eligibility period.
- C. Pay the first-year premium in advance.
- D. Nothing.

**64. As established by PPACA, an adult child may be covered by a parent's health insurance plan until what age?**

- A. 19 years old.
- B. 23 years old.
- C. 25 years old.
- \*D. 26 years old.

**65. Part-time nursing care that follows a hospitalization and can be provided in a patient's home is covered under**

- A. Hospice benefits.
- B. Respite benefits.
- C. Urgent care benefits.
- \*D. Home health care benefits.

A. 提交主治医师的陈述以及他们的团体登记卡。

- \*B. 在指定的资格期限内注册。
- C. 提前支付第一年的保费。
- D. 没有。

**64. 根据PPACA的规定，成年子女可享受父母健康保险计划的保障，直到几岁？**

- A. 19岁。
- B. 23岁。
- C. 25岁。
- \*D. 26岁。

**65. 住院后可以在患者家中提供的非全日制护理包括在以下范围内：**

- A. 临终关怀的好处。
- B. 喘息的机会。
- C. 紧急护理福利。
- \*D. 家庭保健福利。

**63. 为了在没有提供可保性证据的情况下获得团体保险，合格个人通常必须做什么？**

## Accident & Health Cram #2

**1. Relevant factors in the health insurance principle of morbidity include all of the following EXCEPT**

- A. Age.
- B. Income.
- \*C. Intelligence.
- D. Sex.

**2. A surviving spouse without dependent children is eligible for Social Security survivor benefits at age**

- A. 55
- \*B. 60
- C. 62
- D. 65

**3. Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), a qualifying event ensures that an employee who loses coverage can**

- \*A. Elect to continue coverage.
- B. Request a waiver of premium.
- C. Convert to an individual policy.
- D. Transfer coverage to another group.

**4. The Family and Medical Leave Act (FMLA) covers all of the following EXCEPT**

- A. The adoption of a child.
- B. Caring for a parent with a serious health condition.
- \*C. Traveling with a spouse who has been transferred overseas.
- D. A serious health condition that prevents an employee from working.

**5. All of the following statements about Medicare Part B are correct EXCEPT it**

- A. Requires a premium payment.
- B. Pays for physician services.
- C. Is optional to those enrolling in Medicare Part A.
- \*D. Pays for virtually all drugs prescribed by a physician.

**6. Under social security, the definition of disability is the inability to engage in**

- A. An activity with a given level of compensation.
- \*B. Any substantial gainful activity.
- C. The person's chosen career.
- D. An approved occupation.

**1. 健康保险发病率原则中的相关因素包括以下所有内容除了**

- A. 年龄。
- B. 收入。
- \*C. 情报。
- D. 性别。

**2. 尚无配偶子女的尚存配偶在年龄时有资格获得社会保障遗属抚恤金**

- A. 55
- \*B. 60
- C. 62
- D. 65

**3. 根据《综合预算和解法案》(COBRA)，合格事件可确保失去承保范围的员工可以**

- \*A. 选择继续报道。
- B. 要求豁免保费。
- C. 转换为个人政策。
- D. 将承保范围转移到另一个组。

**4. 家庭和病假法案(FMLA)涵盖以下所有内容, 除了**

- A. 收养一个孩子。
- B. 照顾有严重健康状况的父母。
- \*C. 与已转移到国外的配偶一起旅行。
- D. 严重的健康状况, 阻止员工工作。

**5. 以下有关医疗保险B部分的所有陈述均正确无误**

- A. 需要支付保费。
- B. 支付医师服务费用。
- C. 对于参加医疗保险 A 部分的人员是可选的。
- \*D. 支付医生处方的几乎所有药物。

**6. 在社会保障下, 残疾的定义是无法参与**

- A. 具有给定补偿水平的活动。
- \*B. 任何实质性的有益活动。
- C. 该人的选择职业。
- D. 批准的职业。

**7. All of the following conditions must be met to qualify for residual disability benefits under a disability income policy EXCEPT**

- A. Currently earns at least 20% less than prior income.
- \*B. Qualified for Social Security disability benefits.
- C. Continues to be under a physician's care.
- D. Is able to work full- or part-time.

**8. Probationary periods reduce costs to employers in all of the following ways EXCEPT**

- A. There is a reduction in adverse selection.
- \*B. Employees must pay the entire premium during this time.
- C. Employees must pay for all incurred expenses during this time.
- D. Administrative costs are minimized for employees who terminate employment shortly after being hired.

**9. Who submits Medicare part A claims?**

- A. Patients.
- \*B. Hospitals.
- C. Pharmacies.
- D. Physicians.

**10. Members of the medical information bureau are REQUIRED to report**

- A. The cause of death where death benefits are paid.
- B. Amounts of insurance applied for by all applicants.
- C. The names of all patients treated by a member physician.
- \*D. Medical impairments found during the underwriting process.

**11. Unless certified by another governmental agency, which entity has jurisdiction over providers of coverage designed to pay for health care services?**

- \*A. The department of insurance.
- B. The medical information bureau.
- C. The department of health and safety.
- D. The health insurance and counseling advocacy program.

**7. 必须符合以下所有条件，才能根据残障收入政策获得剩余残障津贴**

- A. 目前的收入至少比以前的收入少20%。
- \*B. 有资格获得社会保障残疾福利。
- C. 继续在医生的照料下。
- D. 能够全职或兼职。

**8. 试用期通过以下所有方式降低了雇主的成本**

- A. 逆向选择的减少。
- \*B. 员工必须在此期间支付全部保费。
- C. 员工必须在此期间支付所有发生的费用。
- D. 对于在雇用后不久终止雇佣关系的员工，管理费用将降至最低。

**9. 谁提交了Medicare A部分索赔？**

- A. 耐心。
- \*B. 医院。
- C. 药房。
- D. 医师。

**10. 医疗信息局的成员需要报告**

- A. 支付死亡抚恤金的死亡原因。
- B. 所有申请人都已申请的保险金额。
- C. 由会员医师治疗的所有患者的姓名。
- \*D. 承保过程中发现的医疗损害。

**11. 除非获得另一政府机构的认证，否则哪个实体对旨在支付医疗服务费用的承保范围提供者具有管辖权？**

- \*A. 保险部门。
- B. 医疗信息局。
- C. 健康与安全部门。
- D. 健康保险和咨询宣传计划。

**12. Which health plan might apply 90%**

**coinsurance to network providers and 70% coinsurance to non-network providers?**

- A. Exclusive provider organization (EPO).
- B. Health maintenance organization (HMO).
- \*C. Preferred provider organization (PPO).
- D. Major medical.

**13. All of the following are features of a preferred provider organization (PPO) EXCEPT**

- A. Employees have a choice of practitioners.
- \*B. Primary care physicians act as gatekeepers.
- C. Providers are paid on a fee-for-service basis.
- D. Dependents do not need referrals to see a specialist.

**14. A Long-Term insurance rider can include coverage for all of the following EXCEPT**

- A. Hospice.
- B. Respite care.
- C. Adult daycare.
- \*D. Hospital acute care.

**15. The employee retirement income security act of 1974 (ERISA) regulates group health insurance in the area of**

- A. Family and medical leave.
- \*B. Disclosure and reporting.
- C. Americans with disabilities.
- D. Continuation of group health care.

**16. The frequency and severity of certain illnesses and accidents is known as**

- \*A. Morbidity.
- B. Mortality.
- C. Insurability.
- D. Incontestability.

**17. Which funded government program is jointly administered by the federal and state governments?**

- \*A. Medi-Cal.
- B. Medicare.
- C. Social Security.
- D. Medicare assignment.

**12. 哪个健康计划可能将90%的共同保险应**

用于网络提供商，将70%的共同保险应用于非网络提供商？

- A. 独家提供者组织（EPO）。
- B. 健康维护组织（HMO）。
- \*C. 首选提供商组织（PPO）。
- D. 主要医学。

**13. 以下所有都是首选提供商组织（PPO）的功能，除了**

- A. 员工可以选择从业人员。
- \*B. 初级保健医生担任看门人。
- C. 提供者按服务付费。
- D. 受抚养人无需转介即可看专科医生。

**14. 长期保险骑士可以包括以下所有项目的承保范围，除了**

- A. 临终关怀。
- B. 临时护理。
- C. 成人日托。
- \*D. 医院急诊。

**15. 1974年的《员工退休收入保障法》（ERISA）规范了以下领域的团体健康保险：**

- A. 家庭和病假。
- \*B. 披露和报告。
- C. 残疾人士。
- D. 团体保健的继续。

**16. 某些疾病和事故的发生频率和严重性被称为**

- \*A. 发病率。
- B. 死亡。
- C. 可保性。
- D. 不可抗拒。

**17. 哪个受资助的政府计划由联邦政府和州政府共同管理？**

- \*A. Medi-Cal加州低收入醫療保險(白卡)。
- B. 医疗保险。
- C. 社会保障。
- D. 医疗保险任务。

**18. Which of the following conditions would**

**NOT be included among the chronic illness triggers of a long-term care policy?**

- A. Alzheimer's.
- \*B. Deafness.
- C. Dementia.
- D. Incontinence.

**19. Which long-term care policy provision allows for a periodic increase in policy benefits?**

- A. Portability.
- B. Suitability.
- C. Nonforfeiture.
- \*D. Inflation protection.

**20. How long do worker's compensation medical expenses continue for disabled workers?**

- A. 1 year.
- B. 2 years.
- C. 5 years.
- \*D. There is no limit.

**21. Long-term care insurance may be purchased in all of the following forms EXCEPT**

- A. Individual policies.
- B. Employer-sponsored group policies.
- \*C. Federal government-sponsored policies.
- D. Riders to cash value life insurance policies

**22. At what age are individuals eligible for Medicare Part A benefits?**

- A. 55
- B. 59
- C. 62
- \*D. 65

**23. A worker dies who is credited with 6 quarters of coverage during the last 13-quarter period. What status does the worker have under Social Security?**

- A. Fully insured.
- B. Partially insured.
- \*C. Currently insured.
- D. Disability insured.

, 以下哪些条件不包括在内?

- A. 老年痴呆症。
- \*B. 耳聋。
- C. 痴呆。
- D. 失禁。

**19. 哪项长期护理政策规定可以定期增加政策利益?**

- A. 可移植性。
- B. 适应性。
- C. 没收。
- \*D. 通胀保护。

**20. 残障工人的赔偿医疗费用将持续多长时间?**

- A. 1年。
- B. 2年。
- C. 5年。
- \*D. 没有限制。

**21. 长期护理保险可以以下所有形式购买, 除了**

- A. 个人政策。
- B. 雇主赞助的组策略。
- \*C. 联邦政府赞助的政策。
- D. 兑现现金价值寿险保单的人

**22. 个人在几岁时有资格享受医疗保险A部分的福利?**

- A. 55
- B. 59
- C. 62
- \*D. 65

**23. 在过去的13个季度中, 一名工人的死亡被认为拥有6个季度的承保范围。工人在社会保障中的身份是什么?**

- A. 完全保险。
- B. 部分投保。
- \*C. 目前已投保。
- D. 伤残保险。

**18. 在长期护理政策的慢性疾病触发因素中**

**24. To reach currently insured status under**

**the Social Security system, an individual must be credited with a MINIMUM of**

A. 13 quarters of coverage during the last 20-quarter period.

**\*B. 6 quarters of coverage during the last 13-quarter period.**

C. 20 quarters of coverage in total.

D. 40 quarters of coverage in total.

**25. An insured has a disability income policy with a \$1,500 monthly benefit and a 30-day elimination period. The insured is unable to work for 120 days following an accident. What amount will the policy pay?**

A. \$1,500

B. \$3,000

**\*C. \$4,500**

D. \$6,000

**26. Which program is designed to provide medical assistance to people with low incomes?**

**\*A. Medi-Cal.**

B. Medicare.

C. Social Security.

D. Worker's Compensation.

**27. Why is an injury caused by an accident at an employee's workplace excluded from individual health insurance coverage?**

A. It is covered by the employer's group disability insurance plan.

B. It is covered by the employer's group health insurance plan.

**\*C. It is covered by the state Worker's Compensation program.**

D. It is covered by Social Security benefits.

**28. Insurers are prohibited from denying claims based on misrepresentations in a disability policy application after the policy has been enforced for**

A. One year.

**\*B. Two years.**

C. Three years.

D. Four years.

身份, 个人必须获得至少

A. 在过去20个季度中, 覆盖了13个季度。

**\*B. 在最近的13个季度内覆盖了6个季度。**

C. 总共20个季度。

D. 总共覆盖40个季度。

**25. 被保险人有残疾收入保单, 每月可领取1,500美元的保险金, 并享有30天的消除期。事故发生后, 被保险人无法工作120天。保单将支付多少金额?**

A. \$ 1,500

B. \$ 3,000

**\*C. \$ 4,500**

D. \$ 6,000

**26. 哪个计划旨在向低收入人群提供医疗救助?**

**\*A. Medi-Cal加州低收入醫療保險(白卡)。**

B. 医疗保险。

C. 社会保障。

D. 劳动者报酬。

**27. 为什么将员工工作场所因事故造成的伤害排除在个人健康保险范围之外?**

A. 它由雇主团体伤残保险计划承保。

B. 它由雇主团体健康保险计划承保。

**\*C. 它包含在州工人补偿计划中。**

D. 它包含在社会保障福利中。

**28. 强制执行以下政策后, 禁止保险公司基于残疾陈述中的虚假陈述拒绝索赔:**

A. 一年

**\*B. 两年**

C. 三年

D. 四年

**29. A terminating employee who wants to exercise the conversion privilege must meet**

**24. 为了在社会保障体系下达到目前的参保**



**all of the following requirements EXCEPT**

- A. Pay the premium.
- B. Fill out the required forms.
- \*C. Supply evidence of insurability.
- D. Apply within 31 days of termination.

**30. What rights do individuals have if they disagree with a decision on the amount Medicare will pay?**

- A. They can change Medicare carriers.
- \*B. They can ask the Medicare carrier to review the decision.
- C. They can request a second opinion from the state medical examiner.
- D. They can terminate making premium payments until the claim is resolved.

**31. The social security normal retirement age depends upon the**

- \*A. Worker's year of birth.
- B. Number of years of employment.
- C. Number of quarters of coverage.
- D. Worker's average annual earnings.

**32. What is the first step in submitting Medicare claims?**

- A. The patient submits expenses to Medicare.
- \*B. The medical provider submits expenses to Medicare.
- C. The medical provider submits expenses to the patient.
- D. Medicare submits expenses to the Medicare supplement provider.

**33. Which of the following statements concerning the usual coordination of benefits provision are CORRECT?**

- A. Medicare coverage is always primary to coverage as an active employee.
- B. Coverage under COBRA is primary to coverage as an active employee.
- \*C. When two plans both have the provision, coverage as an employee is primary to coverage as a dependent.
- D. Coverage under any plan with the provision is primary to coverage under any plan without the provision.

**29. 想要行使转换特权的终止员工必须满足以下所有要求, 除了**

- A. 支付保费。
- B. 填写必填表格。
- \*C. 提供可保性的证据。
- D. 在终止后31天内申请。

**30. 如果个人不同意医疗保险将支付的金额的决定, 个人享有什么权利?**

- A. 他们可以更换医疗保险承运人。
- \*B. 他们可以要求Medicare承运人审查决定。
- C. 他们可以要求州医疗检查人员第二意见。
- D. 他们可以终止支付保费, 直到索赔解决。

**31. 社会保障的正常退休年龄取决于**

- \*A. 工人的出生年份。
- B. 工作年限。
- C. 覆盖的季度数。
- D. 工人的平均年收入。

**32. 提交医疗保险索赔的第一步是什么?**

- A. 患者向医疗保险提交费用。
- \*B. 医疗提供者向医疗保险提交费用。
- C. 医疗提供者向患者提交费用。
- D. 医疗保险将费用提交给医疗保险补充提供者。

**33. 以下是与通常的福利提供协调有关的以下哪项陈述是正确的?**

- A. 医疗保险始终是活跃员工的首要保障。
- B. 作为活跃员工, COBRA的承保范围很重要。
- \*C. 当两个计划都具有准备金时, 作为雇员的承保范围是作为受抚养人的承保范围的主要内容。
- D. 有准备金的任何计划的承保范围是没有准备金的任何计划的承保范围的主要内容。

**34. Which plan covers the medical expenses that are NOT covered by Medicare?**

- A. Medi-Cal.
- B. Long-term care.
- C. Disability income.

\*D. Medicare supplement.

**35. After the deductible, what portion does a patient pay for covered expenses under Medicare Part B?**

- \*A. 20%
- B. 50%
- C. 80%
- D. 100%

**36. In health insurance, the result of rising morbidity rates is**

- A. Decreased claims.
- \*B. Increased premiums.
- C. Increased profitability.
- D. Decreased insurance rates.

**37. What happens if an insurer violates the Medical Loss Ratio rate and spends too much money on administrative costs?**

- \*A. Insurers that do not meet the medical loss ratio standard will be required to provide rebates to their customers and reduce spending on their administrative costs.
- B. Insurers that do not meet the medical loss ratio standard will pay a tax penalty to the federal government.
- C. Insurers that do not meet the medical loss ratio standard will pay a tax penalty to the health benefits exchange.
- D. Insurers that do not meet the medical loss ratio standard will only be required to reduce their spending on administrative costs.

**38. The initial enrollment period for Medicare part B ends how many months after the 65th birthday month?**

- A. One month.
- \*B. Three months.
- C. Five months.
- D. Seven months.

**34. 哪项计划涵盖了医疗保险未涵盖的医疗费用?**

- A. Medi-Cal加州低收入醫療保險(白卡)。
- B. 长期护理。
- C. 残疾收入。

\*D. 联邦医疗保险。

**35. 在免赔额之后, 患者将在医疗保险B部分中支付哪些部分的医疗费用?**

- \*A. 20%
- B. 50%
- C. 80%
- D. 100%

**36. 在健康保险中, 发病率上升的结果是**

- A. 索偿减少。
- \*B. 保费增加。
- C. 提高盈利能力。
- D. 降低保险费率。

**37. 如果保险公司违反医疗损失率比率, 并在管理费用上花费过多金钱, 会发生什么?**

- \*A. 不符合医疗损失比率标准的保险公司将被要求向其客户提供回扣, 并减少其管理费用。
- B. 不符合医疗损失比率标准的保险公司将向联邦政府缴税。
- C. 不符合医疗损失比率标准的保险公司将向健康收益交换支付税款。
- D. 不符合医疗损失比率标准的保险公司将仅被要求减少其在行政费用上的支出。

**38. 医疗保险B部分的初始入学时间在65岁生日月份后的几个月结束?**

- A. 一个月。
- \*B. 三个月。
- C. 五个月。
- D. 七个月。

**39. The Americans with Disabilities Act (ADA) defines a disabled person as one who is unable to perform any of the following life activities EXCEPT**

- A. Breathing.
- \*B. Driving.

- C. Learning.
- D. Speaking.

**40. When an agent writes a replacement long-term care policy, the agent's first-year sales commission will be determined based on the**

A. Original and new policy annual premiums combined.

B. New policy premiums reduced by a contributions penalty.

\*C. Difference between the new and original policy annual premiums.

D. New policy premium minus the original policy earned commissions.

**41. In the worker's compensation policy, part one, worker's compensation, pays for**

A. Sums the insured is required to pay under the master doctrine

\*B. Sums the insured is required to pay under state worker's compensation law.

C. Sums the insured becomes legally obligated to pay under common law due to work injuries.

D. Sums the insured is required to pay to improve the safety conditions at the business location.

**42. What is covered by part A of Medicare?**

\*A. Hospitalization.

B. Prescription drugs.

C. Physicians' services.

D. Outpatient hospital treatment.

**39.《美国残疾人法案》(ADA)将残疾人定义为除以下各项以外无法进行以下任何生活活动的人,除了**

A. 呼吸。

\*B. 开车。

C. 学习。

D. 请讲。

**40. 当代理商撰写替代长期护理政策时, 将根据代理商的第一年销售佣金确定**

A. 原始保单和新保单的年度保费合计。

B. 新保费减少了缴费罚款。

\*C. 新保单和原保单年保费之间的差额。

D. 新保单保费减去原始保单赚取的佣金。

**41. 在劳工赔偿政策中, 第一部分是劳工赔偿, 用于支付**

A. 总结被保险人必须根据基本原则付款。

\*B. 推测被保险人必须根据国家工作人员的赔偿法付款。

C. 总结根据普通法, 被保险人由于工伤而有法律义务付款。

D. 总结被保险人需要为改善营业场所的安全状况而付费。

**42. 医疗保障A部分涵盖了哪些内容?**

\*A. 住院治疗。

B. 处方药。

C. 内科医生的服务。

D. 门诊医院治疗。

**43. Under PPACA, what is a health benefit exchange?**

\*A. PPACA creates new entities called American health benefit exchanges through which individuals, small businesses, and those who do not have access to affordable employer coverage, can purchase coverage.

B. A health benefits exchange is created by

health insurers to allow individuals to access benefits in other insurer's plans.

C. A health benefits exchange is created by employers to relieve them of having to provide health benefits to employees.

D. PPACA creates new entities called American health benefits exchanges through which low-income individuals can access public health care programs.

**44. Social Security survivor benefits are available for all of the following EXCEPT**

A. Surviving spouse over age 60.

B. Children under age 19 who are full-time students.

C. A spouse of any age who is caring for children under age 16.

\*D. Parents of any age who were dependent upon the deceased worker.

**45. Which statement is TRUE regarding Worker's Compensation?**

A. Negligence is a factor in determining the employer's liability.

B. Worker's Compensation benefits are usually received in a lump sum.

\*C. The employer pays the entire premium for worker's compensation coverage.

D. The amount received from workers' compensation is usually greater than the employee might receive if he or she sued a negligent employer.

C. 雇主创建了健康收益交换，以减轻他们不得不向雇员提供健康收益的麻烦。

D. PPACA创建了一个新的实体，称为“美国医疗福利交易所”，低收入人士可以通过该实体访问公共医疗保健计划。

**44. 除以下各项外，社会保障幸存者福利均可享受**

A. 超过60岁的在世配偶。

B. 19岁以下的全日制学生。

C. 照顾16岁以下儿童的任何年龄的配偶。

\*D. 依赖已故工人的任何年龄的父母。

**45. 关于工人的赔偿，哪项陈述是正确的？**

A. 过失是确定雇主责任的一个因素。

B. 工人赔偿金通常一次性付清。

\*C. 雇主为工人的赔偿范围支付全部保险费。

D. 通常，从工人的补偿金中获得的金额要多于雇员起诉过失的雇主所获得的金额。

**43. 在PPACA下，什么是健康利益交换？**

\*A. PPACA创建了一个新的实体，称为美国医疗保险交易所，个人，小型企业以及那些无法负担得起雇主保险的人可以通过该实体购买保险。

B. 健康保险公司创建了健康收益交换，以允许个人获得其他保险公司计划中的收益。

**Exam Update Questions**

**1. An individual with low income and high insurance need should buy**

A. Whole life insurance

B. Universal life insurance

C. Endowment insurance

\*D. Term insurance

**2. The Pregnancy Discrimination Act has which of the following effect?**

- A. Pregnancy can be excluded from coverage
- B. Pregnancy must be covered by with lower benefits than other conditions
- C. The employer must provide at least 4 weeks of paid leave with health benefits after delivery
- \*D. Pregnancy must be treated the same as any other condition

**3. The Family Medical Leave Act provides for what minimum amount of unpaid leave?**

- \*A. 12 weeks
- B. 8 weeks
- C. 6 weeks
- D. 2 weeks

**4. Which of the following is true in regard to health insurance issued on a group basis?**

- \*A. All eligible members must be covered under a "non-contributory" group health plan
- B. All eligible members must be covered under a "contributory" group health plan
- C. No less than 50% of the eligible employees must elect to participate in the plan if it is considered a "contributory" plan
- D. No less than 75% of the eligible employees must elect to participate in the plan if it is considered a "non-contributory" plan

**5. If the owner of a life insurance policy has a payment term of is annual, which of the following statement is true?**

- A. The premium is the same if pay monthly
- B. Pay more quarterly than semi-annually
- \*C. Pay more semi-annual than annually
- D. Pay a reduced amount if paid earlier in the year rather than at the end of the period of coverage, as it is customary

**1. 低收入和高保险需求的个人应该购买**

- A. 终身寿险
- B. 万能寿险
- C. 储蓄保险
- \*D. 定期保险

**2.《怀孕歧视法》具有以下哪个效力?**

- A. 可以排除怀孕
- B. 怀孕必须享有比其他疾病更低的福利
- C. 雇主必须在分娩后提供至少4周的带薪休假以及健康福利
- \*D. 怀孕必须与其他任何疾病一样对待

**3.《家庭病假法》规定无薪最低假数是多少?**

- \*A. 12周
- B. 8周
- C. 6个星期
- D. 2周

**4. 关于以团体为基础的健康保险，以下哪项是正确的？**

- \*A. 所有符合条件的成员都必须获得“非贡献性”团体健康计划的保障
- B. 所有符合条件的成员都必须受“集体性”团体健康计划的保护
- C. 如果该计划被视为“供款”计划，则不少于50%的合格员工必须选择参与该计划
- D. 如果计划被认为是“非供款”计划，则不少于75%的合格员工必须选择参与计划

**5. 如果人寿保险单的拥有者的付款期限为每年一次，那么以下哪个陈述是正确的？**

- A. 如果每月支付，保费相同
- B. 每季度比每半年支付更多
- \*C. 半年支付比每年支付更多
- D. 按照惯例，如果在当年早些时候而不是在保险期结束时支付，则减少支付的金额

**6. In order to qualify to sell LTC insurance in the state of California, an agent must comply with all of the following EXCEPT**

- \*A. All licensees are required to pass an LTC knowledge exam every 10 years
- B. For licenses issued after Jan 1, 1982, 8 hours of training for the first 4 12-month periods from the date of license issuance, then 8 hours prior to each renewal
- C. Non-resident licensees file with the Insurance Commissioner and have



Commissioner approve education requirement  
D. Eight hours prior to renewal for licenses issued prior to January 1, 1992

**7. Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), which of the following is a qualifying event?**

- A. Promotion
- \*B. Divorce
- C. Marriage
- D. Relocation

**8. Unless it is merely a statement of an expectation or a belief, a representation as to the future is considered which of the following?**

- \*A. Promise
- B. Provision
- C. Liability
- D. Description

**9. Which insurance policy pays on the death of the second insured?**

- A. Joint life
- \*B. Survivorship life
- C. Limited payment Whole Life
- D. Family Policy

**10. Which of the following describes an insurer who has enough financial resources only to provide for all of its liabilities and for all reinsurance of all outstanding risk?**

- A. Guaranteed
- \*B. Insolvent
- C. Solvent
- D. Nonparticipating

**6. 为了有资格在加利福尼亚州出售LTC保险，代理商必须遵守以下所有内容**

\*A. 所有被许可方都必须每10年通过一次LTC知识考试

B. 对于1982年1月1日之后颁发的许可证，从许可证颁发之日起的前4个12个月期间，需要进行8个小时的培训，然后在每次续签前进行8个小时的培训

C. 非居民持照人向保险业监理专员提交文件，并由其批准教育要求

D. 在1992年1月1日之前签发的许可证的续

签前八小时

**7. 根据《综合预算和解法案》（COBRA），以下哪项是合格活动？**

- A. 晋升
- \*B. 离婚
- C. 婚姻
- D. 搬迁

**8. 除非仅仅是对期望或信念的陈述，否则关于未来的表示应视为以下哪项？**

- \*A. 诺言
- B. 规定
- C. 责任
- D. 描述

**9. 哪一个保险单可以支付第二位被保险人的死亡？**

- A. 联合人寿保险
- \*B. 生存人寿保险
- C. 限期缴费终身寿险
- D. 家庭政策

**10. 下列哪项描述了一家保险公司，其财务资源仅足以支付其所有负债和所有未清风险的所有再保险？**

- A. 保证的
- \*B. 资不抵债
- C. 溶剂
- D. 不参与

**11. All of the following statement about contingent beneficiaries are true EXCEPT**

A. They receive remaining payments to be made under a settlement agreement upon the primary beneficiary's death

B. The contingent beneficiary shares death proceeds equal to the primary beneficiary

\*C. They receive death proceeds if the primary beneficiary is deceased at the time of the insured's death

D. More than one contingency beneficiary

may be named

**12. A measure for rating an individual's need for LTC benefit is called**

- A. Case management
- \*B. Activities of daily living
- C. The gatekeeper mechanism
- D. Co-insurance

**13. Due to the Affordable Care Act, at what age can a dependent adult child stay on the family health plan?**

- A. 21
- B. 18
- \*C. 26
- D. 24

**12. 评估个人对LTC福利需求的一种评估方法称为**

- A. 案例管理
- \*B. 日常生活活动
- C. 关守机制
- D. 共同保险

**13. 由于负担得起的护理行为，有成年子女的成年子女可以保留在家庭健康计划中？**

- A. 21
- B. 18
- \*C. 26
- D. 24

**11. 以下有关或有受益人的陈述均为真实，除了**

- A. 他们将收到主要受益人去世后根据和解协议应支付的剩余款项
- B. 或有受益人的股票死亡收益等于主要受益人
- \*C. 如果主要受益人在被保险人死亡时死亡，他们将获得死亡收益
- D. 可以指定一位以上的应急受益人