

NEW YORK LIFE AND HEALTH INSURANCE LICENSE

STUDY GUIDE - EXAM 5 (150 QUESTIONS)

This 150-question practice examination reviews core life, accident and health concepts and selected New York licensing rules. Choose the single best answer for each question. It is an original study aid, not an official New York examination. Verify current New York requirements with the Department of Financial Services before testing.

1. A client asks for a plain-language explanation. Which statement about a conditional receipt is correct?

- A. guarantees permanent coverage before underwriting
- B. may provide limited interim coverage when its conditions are met
- C. replaces the insurance application entirely
- D. automatically waives every future premium

2. During a needs-analysis meeting, which description of a conditional receipt is accurate?

- A. may provide limited interim coverage when its conditions are met
- B. guarantees permanent coverage before underwriting
- C. replaces the insurance application entirely
- D. automatically waives every future premium

3. A producer is reviewing policy basics. Which statement best explains a conditional receipt?

- A. guarantees permanent coverage before underwriting
- B. replaces the insurance application entirely
- C. automatically waives every future premium
- D. may provide limited interim coverage when its conditions are met

4. Which statement would be appropriate when discussing a conditional receipt with an applicant?

- A. guarantees permanent coverage before underwriting
- B. may provide limited interim coverage when its conditions are met
- C. replaces the insurance application entirely
- D. automatically waives every future premium

5. An applicant compares product features. Which statement about a conditional receipt is true?

- A. may provide limited interim coverage when its conditions are met
- B. guarantees permanent coverage before underwriting
- C. replaces the insurance application entirely
- D. automatically waives every future premium

6. For this practice scenario, select the most accurate description of a conditional receipt.

- A. guarantees permanent coverage before underwriting
- B. replaces the insurance application entirely
- C. may provide limited interim coverage when its conditions are met
- D. automatically waives every future premium

7. A client asks for a plain-language explanation. Which statement about the life policy grace period is correct?

- A. requires immediate cancellation on the due date
- B. eliminates all future premiums permanently
- C. keeps coverage in force briefly after a premium due date
- D. changes the beneficiary to the insurer

8. During a needs-analysis meeting, which description of the life policy grace period is accurate?

- A. requires immediate cancellation on the due date
- B. keeps coverage in force briefly after a premium due date
- C. eliminates all future premiums permanently
- D. changes the beneficiary to the insurer

9. A producer is reviewing policy basics. Which statement best explains the life policy grace period?

- A. keeps coverage in force briefly after a premium due date
- B. requires immediate cancellation on the due date
- C. eliminates all future premiums permanently
- D. changes the beneficiary to the insurer

10. Which statement would be appropriate when discussing the life policy grace period with an applicant?

- A. requires immediate cancellation on the due date
- B. eliminates all future premiums permanently
- C. changes the beneficiary to the insurer
- D. keeps coverage in force briefly after a premium due date

11. An applicant compares product features. Which statement about the life policy grace period is true?

- A. requires immediate cancellation on the due date
- B. keeps coverage in force briefly after a premium due date
- C. eliminates all future premiums permanently
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12. For this practice scenario, select the most accurate description of the life policy grace period.

- A. requires immediate cancellation on the due date
- B. eliminates all future premiums permanently
- C. keeps coverage in force briefly after a premium due date
- D. changes the beneficiary to the insurer

13. A client asks for a plain-language explanation. Which statement about the incontestability provision is correct?

- A. limits challenges to a policy after the stated period
- B. allows unlimited rescission for any reason
- C. guarantees every claim will be paid
- D. prevents the owner from changing beneficiaries

14. During a needs-analysis meeting, which description of the incontestability provision is accurate?

- A. allows unlimited rescission for any reason
- B. guarantees every claim will be paid
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15. A producer is reviewing policy basics. Which statement best explains the incontestability provision?

- A. allows unlimited rescission for any reason
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16. Which statement would be appropriate when discussing the incontestability provision with an applicant?

- A. allows unlimited rescission for any reason

- B. guarantees every claim will be paid
- C. prevents the owner from changing beneficiaries
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17. An applicant compares product features. Which statement about the incontestability provision is true?

- A. limits challenges to a policy after the stated period
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18. For this practice scenario, select the most accurate description of the incontestability provision.

- A. allows unlimited rescission for any reason
- B. limits challenges to a policy after the stated period
- C. guarantees every claim will be paid
- D. prevents the owner from changing beneficiaries

19. A client asks for a plain-language explanation. Which statement about a life insurance suicide provision is correct?

- A. eliminates the need for an insurable interest
- B. provides accidental death benefits automatically
- C. may limit payment during an early policy period
- D. requires the insurer to pay double proceeds

20. During a needs-analysis meeting, which description of a life insurance suicide provision is accurate?

- A. eliminates the need for an insurable interest
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21. A producer is reviewing policy basics. Which statement best explains a life insurance suicide provision?

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- B. provides accidental death benefits automatically

- C. requires the insurer to pay double proceeds
- D. may limit payment during an early policy period

25. A client asks for a plain-language explanation. Which statement about a misstatement-of-age provision is correct?

- A. voids every policy after an age error
- B. adjusts benefits or premiums to the correct age
- C. changes the named beneficiary automatically
- D. converts term coverage to whole life

26. During a needs-analysis meeting, which description of a misstatement-of-age provision is accurate?

- A. voids every policy after an age error
- B. changes the named beneficiary automatically
- C. adjusts benefits or premiums to the correct age
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27. A producer is reviewing policy basics. Which statement best explains a misstatement-of-age provision?

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- A. voids every policy after an age error
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- B. adjusts benefits or premiums to the correct age
- C. changes the named beneficiary automatically
- D. converts term coverage to whole life

31. A client asks for a plain-language explanation. Which statement about life policy reinstatement is correct?

- A. creates a new policy without underwriting
- B. always requires no evidence of insurability
- C. can occur after a claim has been paid
- D. restores lapsed coverage when required conditions are satisfied

32. During a needs-analysis meeting, which description of life policy reinstatement is accurate?

- A. restores lapsed coverage when required conditions are satisfied
- B. creates a new policy without underwriting
- C. always requires no evidence of insurability

D. can occur after a claim has been paid

33. A producer is reviewing policy basics. Which statement best explains life policy reinstatement?

- A. creates a new policy without underwriting
- B. always requires no evidence of insurability
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- D. restores lapsed coverage when required conditions are satisfied

37. A client asks for a plain-language explanation. Which statement about a nonforfeiture option is correct?

- A. preserves a value after a cash-value policy lapses
- B. removes all policy values at lapse
- C. increases the insured's face amount
- D. guarantees a new beneficiary designation

38. During a needs-analysis meeting, which description of a nonforfeiture option is accurate?

- A. removes all policy values at lapse
- B. increases the insured's face amount
- C. preserves a value after a cash-value policy lapses
- D. guarantees a new beneficiary designation

39. A producer is reviewing policy basics. Which statement best explains a nonforfeiture option?

- A. removes all policy values at lapse
- B. increases the insured's face amount
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- B. increases the insured's face amount
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- B. preserves a value after a cash-value policy lapses
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42. For this practice scenario, select the most accurate description of a nonforfeiture option.

- A. preserves a value after a cash-value policy lapses
- B. removes all policy values at lapse
- C. increases the insureds face amount
- D. guarantees a new beneficiary designation

43. A client asks for a plain-language explanation. Which statement about an automatic premium loan provision is correct?

- A. uses available cash value to pay a premium
- B. borrows from the beneficiaries personal funds
- C. pays all premiums without reducing value
- D. converts a policy to group coverage

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49. A client asks for a plain-language explanation. Which statement about the cash surrender option is correct?

- A. keeps the full death benefit in force
- B. ends coverage in exchange for available cash value
- C. creates extended term coverage automatically
- D. provides disability income payments

50. During a needs-analysis meeting, which description of the cash surrender option is accurate?

- A. keeps the full death benefit in force
- B. creates extended term coverage automatically
- C. provides disability income payments
- D. ends coverage in exchange for available cash value

51. A producer is reviewing policy basics. Which statement best explains the cash surrender option?

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- B. keeps the full death benefit in force
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52. Which statement would be appropriate when discussing the cash surrender option with an applicant?

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55. A client asks for a plain-language explanation. Which statement about reduced paid-up insurance is correct?

- A. uses value to buy a smaller fully paid policy
- B. continues the original face amount temporarily
- C. returns every premium paid to the owner
- D. requires future premiums at a higher rate

56. During a needs-analysis meeting, which description of reduced paid-up insurance is accurate?

- A. continues the original face amount temporarily
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61. A client asks for a plain-language explanation. Which statement about a limited-benefit health policy is correct?

- A. pays only the benefits specifically described in the contract
- B. covers every medical expense without limits
- C. replaces all other health insurance
- D. guarantees benefits for unrelated losses

62. During a needs-analysis meeting, which description of a limited-benefit health policy is accurate?

- A. covers every medical expense without limits
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67. A client asks for a plain-language explanation. Which statement about the expense-incurred approach is correct?

- A. pays a fixed amount regardless of expenses
- B. pays covered medical costs after they are incurred
- C. pays only after an insured dies
- D. creates a cash value account

68. During a needs-analysis meeting, which description of the expense-incurred approach is accurate?

- A. pays a fixed amount regardless of expenses
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69. A producer is reviewing policy basics. Which statement best explains the expense-incurred approach?

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- A. pays a fixed amount regardless of expenses
- B. pays only after an insured dies
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73. A client asks for a plain-language explanation. Which statement about capitation in managed care is correct?

- A. pays each claim with no provider agreement
- B. pays a provider a set amount per enrolled person
- C. requires the insured to set all provider fees
- D. guarantees reimbursement for every service

74. During a needs-analysis meeting, which description of capitation in managed care is accurate?

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- C. guarantees reimbursement for every service
- D. pays a provider a set amount per enrolled person

79. A client asks for a plain-language explanation. Which statement about an accidental death and dismemberment policy is correct?

- A. pays stated benefits for covered accidental losses
- B. pays benefits for every sickness loss
- C. provides routine preventive care benefits
- D. builds cash value for retirement

80. During a needs-analysis meeting, which description of an accidental death and dismemberment policy is accurate?

- A. pays benefits for every sickness loss
- B. provides routine preventive care benefits
- C. pays stated benefits for covered accidental losses
- D. builds cash value for retirement

81. A producer is reviewing policy basics. Which statement best explains an accidental death and dismemberment policy?

- A. pays benefits for every sickness loss
- B. provides routine preventive care benefits
- C. builds cash value for retirement
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85. A client asks for a plain-language explanation. Which statement about partial disability is correct?

- A. recognizes an inability to perform some occupational duties
- B. means the insured has fully recovered
- C. requires a loss to result in death
- D. is identical to total disability

86. During a needs-analysis meeting, which description of partial disability is accurate?

- A. means the insured has fully recovered
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87. A producer is reviewing policy basics. Which statement best explains partial disability?

- A. means the insured has fully recovered
- B. requires a loss to result in death
- C. is identical to total disability
- D. recognizes an inability to perform some occupational duties

88. Which statement would be appropriate when discussing partial disability with an applicant?

- A. means the insured has fully recovered
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- A. means the insured has fully recovered
- B. recognizes an inability to perform some occupational duties
- C. requires a loss to result in death

D. is identical to total disability

91. A client asks for a plain-language explanation. Which statement about residual disability benefits is correct?

- A. pay only when no work is performed
- B. replace a hospital indemnity benefit
- C. address a continuing loss of income after returning to work
- D. eliminate the need for an elimination period

92. During a needs-analysis meeting, which description of residual disability benefits is accurate?

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93. A producer is reviewing policy basics. Which statement best explains residual disability benefits?

- A. address a continuing loss of income after returning to work
- B. pay only when no work is performed
- C. replace a hospital indemnity benefit
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- A. pay only when no work is performed
- B. replace a hospital indemnity benefit
- C. address a continuing loss of income after returning to work
- D. eliminate the need for an elimination period

97. A client asks for a plain-language explanation. Which statement about presumptive disability is correct?

- A. requires proof of a minor medical bill
- B. treats certain severe specified losses as total disability
- C. applies only to short-term care coverage
- D. is determined solely by the employer

98. During a needs-analysis meeting, which description of presumptive disability is accurate?

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99. A producer is reviewing policy basics. Which statement best explains presumptive disability?

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- A. treats certain severe specified losses as total disability
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102. For this practice scenario, select the most accurate description of presumptive disability.

- A. requires proof of a minor medical bill
- B. applies only to short-term care coverage
- C. treats certain severe specified losses as total disability
- D. is determined solely by the employer

103. A client asks for a plain-language explanation. Which statement about a recurrent disability provision is correct?

- A. links a related return of disability to a prior claim
- B. requires every later condition to be unrelated
- C. terminates coverage after any return to work
- D. pays a death benefit instead of income

104. During a needs-analysis meeting, which description of a recurrent disability provision is accurate?

- A. requires every later condition to be unrelated
- B. terminates coverage after any return to work
- C. links a related return of disability to a prior claim
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105. A producer is reviewing policy basics. Which statement best explains a recurrent disability provision?

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106. Which statement would be appropriate when discussing a recurrent disability provision with an applicant?

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108. For this practice scenario, select the most accurate description of a recurrent disability provision.

- A. requires every later condition to be unrelated
- B. terminates coverage after any return to work
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109. A client asks for a plain-language explanation. Which statement about a guaranteed renewable health policy is correct?

- A. lets the insurer cancel each year at will
- B. requires renewal while premiums are paid as required
- C. guarantees premiums can never change
- D. permits individual cancellation after a claim

110. During a needs-analysis meeting, which description of a guaranteed renewable health policy is accurate?

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- A. lets the insurer cancel each year at will
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- D. permits individual cancellation after a claim

115. A client asks for a plain-language explanation. Which statement about a noncancelable health policy is correct?

- A. permits cancellation after any illness
- B. restricts cancellation and individual premium changes during the stated period
- C. provides no renewal protection
- D. covers only accidental injuries

116. During a needs-analysis meeting, which description of a noncancelable health policy is accurate?

- A. permits cancellation after any illness
- B. provides no renewal protection
- C. restricts cancellation and individual premium changes during the stated period
- D. covers only accidental injuries

117. A producer is reviewing policy basics. Which statement best explains a noncancelable health policy?

- A. permits cancellation after any illness
- B. provides no renewal protection
- C. covers only accidental injuries
- D. restricts cancellation and individual premium changes during the stated period

118. Which statement would be appropriate when discussing a noncancelable health policy with an applicant?

- A. restricts cancellation and individual premium changes during the stated period
- B. permits cancellation after any illness
- C. provides no renewal protection
- D. covers only accidental injuries

119. An applicant compares product features. Which statement about a noncancelable health policy is true?

- A. permits cancellation after any illness
- B. provides no renewal protection
- C. restricts cancellation and individual premium changes during the stated period
- D. covers only accidental injuries

120. For this practice scenario, select the most accurate description of a noncancelable health policy.

- A. permits cancellation after any illness
- B. provides no renewal protection
- C. covers only accidental injuries
- D. restricts cancellation and individual premium changes during the stated period

121. A client asks for a plain-language explanation. Which statement about the New York Superintendent of Financial Services is correct?

- A. sets every policy premium for private insurers
- B. has authority to administer and enforce insurance regulation
- C. acts as the insureds personal attorney
- D. issues medical treatment licenses

122. During a needs-analysis meeting, which description of the New York Superintendent of Financial Services is accurate?

- A. has authority to administer and enforce insurance regulation
- B. sets every policy premium for private insurers
- C. acts as the insureds personal attorney
- D. issues medical treatment licenses

123. A producer is reviewing policy basics. Which statement best explains the New York Superintendent of Financial Services?

- A. has authority to administer and enforce insurance regulation
- B. sets every policy premium for private insurers
- C. acts as the insureds personal attorney
- D. issues medical treatment licenses

124. Which statement would be appropriate when discussing the New York Superintendent of Financial Services with an applicant?

- A. sets every policy premium for private insurers
- B. has authority to administer and enforce insurance regulation
- C. acts as the insureds personal attorney
- D. issues medical treatment licenses

125. An applicant compares product features. Which statement about the New York Superintendent of Financial Services is true?

- A. sets every policy premium for private insurers
- B. acts as the insureds personal attorney
- C. issues medical treatment licenses
- D. has authority to administer and enforce insurance regulation

126. For this practice scenario, select the most accurate description of the New York Superintendent of Financial Services.

- A. sets every policy premium for private insurers
- B. acts as the insureds personal attorney
- C. has authority to administer and enforce insurance regulation
- D. issues medical treatment licenses

127. A client asks for a plain-language explanation. Which statement about an insurer appointment of an agent is correct?

- A. authorizes the agent to represent that insurer in the appointment relationship
- B. makes the agent a broker for the applicant
- C. transfers policy ownership to the agent
- D. eliminates all producer duties

128. During a needs-analysis meeting, which description of an insurer appointment of an agent is accurate?

- A. makes the agent a broker for the applicant
- B. authorizes the agent to represent that insurer in the appointment relationship
- C. transfers policy ownership to the agent
- D. eliminates all producer duties

129. A producer is reviewing policy basics. Which statement best explains an insurer appointment of an agent?

- A. makes the agent a broker for the applicant
- B. transfers policy ownership to the agent
- C. eliminates all producer duties
- D. authorizes the agent to represent that insurer in the appointment relationship

130. Which statement would be appropriate when discussing an insurer appointment of an agent with an applicant?

- A. makes the agent a broker for the applicant
- B. authorizes the agent to represent that insurer in the appointment relationship
- C. transfers policy ownership to the agent
- D. eliminates all producer duties

131. An applicant compares product features. Which statement about an insurer appointment of an agent is true?

- A. makes the agent a broker for the applicant
- B. transfers policy ownership to the agent
- C. authorizes the agent to represent that insurer in the appointment relationship
- D. eliminates all producer duties

132. For this practice scenario, select the most accurate description of an insurer appointment of an agent.

- A. makes the agent a broker for the applicant
- B. transfers policy ownership to the agent
- C. eliminates all producer duties
- D. authorizes the agent to represent that insurer in the appointment relationship

133. A client asks for a plain-language explanation. Which statement about an unfair trade practice is correct?

- A. involves prohibited conduct in insurance marketing or transactions
- B. is any lawful comparison of policy features
- C. is a routine underwriting decision
- D. is a beneficiary designation change

134. During a needs-analysis meeting, which description of an unfair trade practice is accurate?

- A. is any lawful comparison of policy features
- B. is a routine underwriting decision
- C. involves prohibited conduct in insurance marketing or transactions
- D. is a beneficiary designation change

135. A producer is reviewing policy basics. Which statement best explains an unfair trade practice?

- A. is any lawful comparison of policy features
- B. is a routine underwriting decision
- C. involves prohibited conduct in insurance marketing or transactions
- D. is a beneficiary designation change

136. Which statement would be appropriate when discussing an unfair trade practice with an applicant?

- A. is any lawful comparison of policy features
- B. is a routine underwriting decision
- C. is a beneficiary designation change
- D. involves prohibited conduct in insurance marketing or transactions

137. An applicant compares product features. Which statement about an unfair trade practice is true?

- A. involves prohibited conduct in insurance marketing or transactions
- B. is any lawful comparison of policy features
- C. is a routine underwriting decision
- D. is a beneficiary designation change

138. For this practice scenario, select the most accurate description of an unfair trade practice.

- A. is any lawful comparison of policy features
- B. involves prohibited conduct in insurance marketing or transactions
- C. is a routine underwriting decision
- D. is a beneficiary designation change

139. A client asks for a plain-language explanation. Which statement about insurance replacement is correct?

- A. requires careful comparison when existing coverage may be replaced
- B. means every new policy is automatically superior

- C. is unrelated to producer disclosures
- D. prohibits the applicant from asking questions

140. During a needs-analysis meeting, which description of insurance replacement is accurate?

- A. means every new policy is automatically superior
- B. requires careful comparison when existing coverage may be replaced
- C. is unrelated to producer disclosures
- D. prohibits the applicant from asking questions

141. A producer is reviewing policy basics. Which statement best explains insurance replacement?

- A. means every new policy is automatically superior
- B. is unrelated to producer disclosures
- C. prohibits the applicant from asking questions
- D. requires careful comparison when existing coverage may be replaced

142. Which statement would be appropriate when discussing insurance replacement with an applicant?

- A. means every new policy is automatically superior
- B. is unrelated to producer disclosures
- C. requires careful comparison when existing coverage may be replaced
- D. prohibits the applicant from asking questions

143. An applicant compares product features. Which statement about insurance replacement is true?

- A. requires careful comparison when existing coverage may be replaced
- B. means every new policy is automatically superior
- C. is unrelated to producer disclosures
- D. prohibits the applicant from asking questions

144. For this practice scenario, select the most accurate description of insurance replacement.

- A. means every new policy is automatically superior
- B. is unrelated to producer disclosures
- C. prohibits the applicant from asking questions
- D. requires careful comparison when existing coverage may be replaced

145. A client asks for a plain-language explanation. Which statement about producer disclosure and professionalism is correct?

- A. allow exaggerated guarantees to make a sale
- B. require honest communication without misleading policy representations
- C. permit concealment of material limitations
- D. eliminate the need to explain policy terms

146. During a needs-analysis meeting, which description of producer disclosure and professionalism is accurate?

- A. allow exaggerated guarantees to make a sale
- B. permit concealment of material limitations
- C. require honest communication without misleading policy representations
- D. eliminate the need to explain policy terms

147. A producer is reviewing policy basics. Which statement best explains producer disclosure and professionalism?

- A. require honest communication without misleading policy representations
- B. allow exaggerated guarantees to make a sale
- C. permit concealment of material limitations
- D. eliminate the need to explain policy terms

148. Which statement would be appropriate when discussing producer disclosure and professionalism with an applicant?

- A. allow exaggerated guarantees to make a sale
- B. require honest communication without misleading policy representations
- C. permit concealment of material limitations
- D. eliminate the need to explain policy terms

149. An applicant compares product features. Which statement about producer disclosure and professionalism is true?

- A. allow exaggerated guarantees to make a sale
- B. permit concealment of material limitations
- C. eliminate the need to explain policy terms
- D. require honest communication without misleading policy representations

150. For this practice scenario, select the most accurate description of producer disclosure and professionalism.

- A. allow exaggerated guarantees to make a sale
- B. permit concealment of material limitations
- C. require honest communication without misleading policy representations
- D. eliminate the need to explain policy terms

Exam 5: Answer Key and Explanations

1. B — The correct choice is that a conditional receipt may provide limited interim coverage when its conditions are met. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

2. A — The correct choice is that a conditional receipt may provide limited interim coverage when its conditions are met. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

3. D — The correct choice is that a conditional receipt may provide limited interim coverage when its conditions are met. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

4. B — The correct choice is that a conditional receipt may provide limited interim coverage when its conditions are met. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

5. A — The correct choice is that a conditional receipt may provide limited interim coverage when its conditions are met. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

6. C — The correct choice is that a conditional receipt may provide limited interim coverage when its conditions are met. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

7. C — The correct choice is that the life policy grace period keeps coverage in force briefly after a premium due date. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

8. B — The correct choice is that the life policy grace period keeps coverage in force briefly after a premium due date. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

9. A — The correct choice is that the life policy grace period keeps coverage in force briefly after a premium due date. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

10. D — The correct choice is that the life policy grace period keeps coverage in force briefly after a premium due date. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

11. B — The correct choice is that the life policy grace period keeps coverage in force briefly after a premium due date. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

12. C — The correct choice is that the life policy grace period keeps coverage in force briefly after a premium due date. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

13. A — The correct choice is that the incontestability provision limits challenges to a policy after the stated period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

14. D — The correct choice is that the incontestability provision limits challenges to a policy after the stated period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

15. C — The correct choice is that the incontestability provision limits challenges to a policy after the stated period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

16. D — The correct choice is that the incontestability provision limits challenges to a policy after the stated period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

17. A — The correct choice is that the incontestability provision limits challenges to a policy after the stated period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

18. B — The correct choice is that the incontestability provision limits challenges to a policy after the stated period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

19. C — The correct choice is that a life insurance suicide provision may limit payment during an early policy period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

20. B — The correct choice is that a life insurance suicide provision may limit payment during an early policy period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

21. D — The correct choice is that a life insurance suicide provision may limit payment during an early policy period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

22. A — The correct choice is that a life insurance suicide provision may limit payment during an early policy period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

23. A — The correct choice is that a life insurance suicide provision may limit payment during an early policy period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

24. D — The correct choice is that a life insurance suicide provision may limit payment during an early policy period. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

25. B — The correct choice is that a misstatement-of-age provision adjusts benefits or premiums to the correct age. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

26. C — The correct choice is that a misstatement-of-age provision adjusts benefits or premiums to the correct age. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

27. A — The correct choice is that a misstatement-of-age provision adjusts benefits or premiums to the correct age. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

28. D — The correct choice is that a misstatement-of-age provision adjusts benefits or premiums to the correct age. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

29. C — The correct choice is that a misstatement-of-age provision adjusts benefits or premiums to the correct age. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

30. B — The correct choice is that a misstatement-of-age provision adjusts benefits or premiums to the correct age. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

31. D — The correct choice is that life policy reinstatement restores lapsed coverage when required conditions are satisfied. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

32. A — The correct choice is that life policy reinstatement restores lapsed coverage when required conditions are satisfied. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

33. C — The correct choice is that life policy reinstatement restores lapsed coverage when required conditions are satisfied. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

34. B — The correct choice is that life policy reinstatement restores lapsed coverage when required conditions are satisfied. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

35. B — The correct choice is that life policy reinstatement restores lapsed coverage when required conditions are satisfied. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

36. D — The correct choice is that life policy reinstatement restores lapsed coverage when required conditions are satisfied. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

37. A — The correct choice is that a nonforfeiture option preserves a value after a cash-value policy lapses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

38. C — The correct choice is that a nonforfeiture option preserves a value after a cash-value policy lapses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

39. D — The correct choice is that a nonforfeiture option preserves a value after a cash-value policy lapses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

40. C — The correct choice is that a nonforfeiture option preserves a value after a cash-value policy lapses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

41. B — The correct choice is that a nonforfeiture option preserves a value after a cash-value policy lapses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

42. A — The correct choice is that a nonforfeiture option preserves a value after a cash-value policy lapses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

43. A — The correct choice is that an automatic premium loan provision uses available cash value to pay a premium. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

44. B — The correct choice is that an automatic premium loan provision uses available cash value to pay a premium. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

45. C — The correct choice is that an automatic premium loan provision uses available cash value to pay a premium. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

46. D — The correct choice is that an automatic premium loan provision uses available cash value to pay a premium. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

47. C — The correct choice is that an automatic premium loan provision uses available cash value to pay a premium. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

48. A — The correct choice is that an automatic premium loan provision uses available cash value to pay a premium. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

49. B — The correct choice is that the cash surrender option ends coverage in exchange for available cash value. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

50. D — The correct choice is that the cash surrender option ends coverage in exchange for available cash value. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

51. A — The correct choice is that the cash surrender option ends coverage in exchange for available cash value. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

52. C — The correct choice is that the cash surrender option ends coverage in exchange for available cash value. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

53. D — The correct choice is that the cash surrender option ends coverage in exchange for available cash value. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

54. B — The correct choice is that the cash surrender option ends coverage in exchange for available cash value. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

55. A — The correct choice is that reduced paid-up insurance uses value to buy a smaller fully paid policy. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

56. B — The correct choice is that reduced paid-up insurance uses value to buy a smaller fully paid policy. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

57. C — The correct choice is that reduced paid-up insurance uses value to buy a smaller fully paid policy. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

58. D — The correct choice is that reduced paid-up insurance uses value to buy a smaller fully paid policy. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

59. C — The correct choice is that reduced paid-up insurance uses value to buy a smaller fully paid policy. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

60. D — The correct choice is that reduced paid-up insurance uses value to buy a smaller fully paid policy. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

61. A — The correct choice is that a limited-benefit health policy pays only the benefits specifically described in the contract. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

62. B — The correct choice is that a limited-benefit health policy pays only the benefits specifically described in the contract. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

63. C — The correct choice is that a limited-benefit health policy pays only the benefits specifically described in the contract. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

64. D — The correct choice is that a limited-benefit health policy pays only the benefits specifically described in the contract. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

65. A — The correct choice is that a limited-benefit health policy pays only the benefits specifically described in the contract. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

66. A — The correct choice is that a limited-benefit health policy pays only the benefits specifically described in the contract. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

67. B — The correct choice is that the expense-incurred approach pays covered medical costs after they are incurred. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

68. D — The correct choice is that the expense-incurred approach pays covered medical costs after they are incurred. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

69. C — The correct choice is that the expense-incurred approach pays covered medical costs after they are incurred. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

70. B — The correct choice is that the expense-incurred approach pays covered medical costs after they are incurred. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

71. D — The correct choice is that the expense-incurred approach pays covered medical costs after they are incurred. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

72. C — The correct choice is that the expense-incurred approach pays covered medical costs after they are incurred. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

73. B — The correct choice is that capitation in managed care pays a provider a set amount per enrolled person. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

74. A — The correct choice is that capitation in managed care pays a provider a set amount per enrolled person. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

75. B — The correct choice is that capitation in managed care pays a provider a set amount per enrolled person. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

76. C — The correct choice is that capitation in managed care pays a provider a set amount per enrolled person. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

77. A — The correct choice is that capitation in managed care pays a provider a set amount per enrolled person. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

78. D — The correct choice is that capitation in managed care pays a provider a set amount per enrolled person. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

79. A — The correct choice is that an accidental death and dismemberment policy pays stated benefits for covered accidental losses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

80. C — The correct choice is that an accidental death and dismemberment policy pays stated benefits for covered accidental losses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

81. D — The correct choice is that an accidental death and dismemberment policy pays stated benefits for covered accidental losses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

82. B — The correct choice is that an accidental death and dismemberment policy pays stated benefits for covered accidental losses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

83. D — The correct choice is that an accidental death and dismemberment policy pays stated benefits for covered accidental losses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

84. B — The correct choice is that an accidental death and dismemberment policy pays stated benefits for covered accidental losses. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

85. A — The correct choice is that partial disability recognizes an inability to perform some occupational duties. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

86. C — The correct choice is that partial disability recognizes an inability to perform some occupational duties. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

87. D — The correct choice is that partial disability recognizes an inability to perform some occupational duties. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

88. C — The correct choice is that partial disability recognizes an inability to perform some occupational duties. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

89. A — The correct choice is that partial disability recognizes an inability to perform some occupational duties. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

90. B — The correct choice is that partial disability recognizes an inability to perform some occupational duties. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

91. C — The correct choice is that residual disability benefits address a continuing loss of income after returning to work. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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97. B — The correct choice is that presumptive disability treats certain severe specified losses as total disability. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important. This distinction is important.

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104. C — The correct choice is that a recurrent disability provision links a related return of disability to a prior claim. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

105. D — The correct choice is that a recurrent disability provision links a related return of disability to a prior claim. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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109. B — The correct choice is that a guaranteed renewable health policy requires renewal while premiums are paid as required. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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121. B — The correct choice is that the New York Superintendent of Financial Services has authority to administer and enforce insurance regulation. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

122. A — The correct choice is that the New York Superintendent of Financial Services has authority to administer and enforce insurance regulation. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

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125. D — The correct choice is that the New York Superintendent of Financial Services has authority to administer and enforce insurance regulation. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

126. C — The correct choice is that the New York Superintendent of Financial Services has authority to administer and enforce insurance regulation. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

127. A — The correct choice is that an insurer appointment of an agent authorizes the agent to represent that insurer in the appointment relationship. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer.

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133. A — The correct choice is that an unfair trade practice involves prohibited conduct in insurance marketing or transactions. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

134. C — The correct choice is that an unfair trade practice involves prohibited conduct in insurance marketing or transactions. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

135. C — The correct choice is that an unfair trade practice involves prohibited conduct in insurance marketing or transactions. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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139. A — The correct choice is that insurance replacement requires careful comparison when existing coverage may be replaced. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

140. B — The correct choice is that insurance replacement requires careful comparison when existing coverage may be replaced. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

141. D — The correct choice is that insurance replacement requires careful comparison when existing coverage may be replaced. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

142. C — The correct choice is that insurance replacement requires careful comparison when existing coverage may be replaced. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

143. A — The correct choice is that insurance replacement requires careful comparison when existing coverage may be replaced. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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145. B — The correct choice is that producer disclosure and professionalism require honest communication without misleading policy representations. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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149. D — The correct choice is that producer disclosure and professionalism require honest communication without misleading policy representations. This identifies the central rule. Other answers describe a different concept, overstate coverage, or confuse policy rights with benefits. On an exam, match the product purpose before selecting an answer. This distinction is important.

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