

## Chapter 4

### Question 5 - #200663

Bob works as a dentist and mountain climbs, skis, and flies airplanes in his spare time. When he applies for a life insurance policy, the agent's and Bob's signatures will be required on all of the following documents EXCEPT:

- A) A questionnaire regarding Bob's aviation activities.
- B) A form authorizing the insurer to obtain investigative consumer reports and medical information.
- C) The report issued by the Medical Information Bureau.
- D) The application.

The correct answer was – C

鲍勃担任牙医，在业余时间登山，滑雪板和 flies 飞机。当他申请人寿保险时，以下所有文件外还需要代理人 and Bob 的签名，除了：

- A) 关于鲍勃航空活动的调查问卷。
- B) 授权保险公司获取调查性消费者报告和医疗信息的表格。
- C) 医学信息局发布的报告。
- D) 申请。

Explanation:

When applying for life insurance, both the agent and applicant must sign the application as well as any additional questionnaires regarding the applicant's hobbies. A form authorizing the insurance company to obtain investigative consumer reports or medical information from investigative agencies, physicians, hospitals, or other sources must be signed by the proposed insured and the agent as witness. There is no requirement that the agent and applicant must sign reports issued by the Medical Information Bureau.

申请人寿保险时，代理人 and 申请人必须签署申请书以及有关申请人爱好的任何其他问卷。授权保险公司从调查机构，医生，医院或其他来源获取调查性消费者报告或医疗信息的表格必须由拟议的被保险人和代理人作为证人签字。没有要求代理人 and 申请人必须签署医学信息局发布的报告。

Reference: 4.4.5 in the License Exam Manual.

### Question 19 - #200660

When applicable, all of the following forms require an applicant's signature EXCEPT:

- A) Authorization form.
- B) Agent's report.
- C) Application.
- D) Aviation questionnaire.

The correct answer was - B: agent's report.

申请的时候，以下所有表格均需要申请人的签名，除了：

- A) 授权表格。
- B) 代理人的报告。
- C) 申请。
- D) 航空问卷。

正确答案是 - B: 代理人的报告。

Explanation:

An applicant's signature is required on the application itself, an aviation questionnaire and authorization form; in other words, forms requiring detailed information from the insured. An agent's report is not given to the applicant and does not require his or her signature.

说明:

申请人自己需要签名申请表格, 航空问卷和授权表格; 换句话说, 需要被保险人提供详细信息的表格。 代理人的报告不会提供给申请人, 也不需要他或她的签名。

Reference: 4.4.5 in the License Exam Manual.

Question 22 - #200661

Each application for life insurance requires the signature of all of the following EXCEPT:

- A) The beneficiary. B) The agent. C) The proposed insured. D) The policy owner, if different from the insured.

The correct answer was – A

每项人寿保险申请都需要签署以下所有条款, 除了:

- A) 受益人。 B) 代理人。 C) 拟议的被保险人。 D) 保单所有者, 如果与被保险人不同。

正确答案是 - A.

Explanation:

Each application for life insurance requires the signature of the insured, the policy owner (if different from the insured) and the agent.

每份人寿保险申请都要求被保险人, 保单持有人 (如果与被保险人不同) 和代理人签字。

Reference: 4.4.5 in the License Exam Manual.

Question 43 - #200662

AGC Publishing applied for key-person life insurance on its chief executive officer. Which of the following parties must sign the application?

- A) The CEO, another officer of AGC, and the agent handling the application.
- B) The CEO and another officer of AGC.
- C) The CEO and the agent handling the application.

D) An officer of AGC and the agent handling the application.

The correct answer was – A

AGC Publishing 向其首席执行官申请了关键人寿保险。以下哪一方必须签署申请？

- A) 首席执行官，AGC 的另一名官员以及处理申请的代理人。
- B) 首席执行官和 AGC 的另一名官员。
- C) 处理申请的 CEO 和代理人。
- D) AGC 的官员和处理申请的代理人。

Explanation:

Each life insurance application requires the signatures of the proposed insured and the agent who solicits the application. If the policy owner is a firm or corporation, one or more partners or officers other than the proposed insured must sign the application. As a result, the CEO, an officer of AGC, and the agent handling the application must all sign the insurance application.

每个人寿保险申请都要求提议的被保险人和征求申请的代理人签名。如果保单持有人是公司或企业，则除被保险人之外的一个或多个合伙人或官员必须在申请表上签字。因此，首席执行官，AGC 的另外一名官员和处理申请的代理人都必须签署保险申请。

Reference: 4.4.5 in the License Exam Manual.

### Chapter 3

#### Question 3 - #200632

All statements made by an applicant in an application for life insurance are considered to be:

- A) Representations. B) Declarations. C) Affirmations. D) Warranties.

The correct answer was – A

申请人在人寿保险申请中作出的所有陈述均被视为：

- A) 陈述。 B) 声明。 C) 肯定。 D) 保证。

正确答案是 - A.

Explanation:

Most states require that life insurance policies contain a provision that all statements made in the application be deemed representations, not warranties. A representation is a statement made by the applicant that he or she believes to be true. A warranty is a statement made by the applicant that is guaranteed to be true. If an insurance company rejects a claim on the basis of a representation, the company bears the burden of proving materiality.

大多数州要求人寿保险单中包含一项规定，即申请中的所有陈述均被视为陈述，而非保证。陈述是申请人声明他或她认为是真实的陈述。保证是申请人作出的保证是真实的声明。如果保险公司以代表的方式拒绝索赔，公司承担证明重要性的责任。

Reference: 3.5.2.7 in the License Exam Manual.

Question 22 - #200633

All of the following statements regarding life insurance applications are correct EXCEPT:

- A) The application may not be altered by the agent or a company official.
- B) An application for life insurance is admissible as evidence in a legal action if a copy of the application has been attached to the policy.
- C) Statements made by the applicant on the application are considered to be warranties.
- D) The application is typically part of the policy for insurance.

The correct answer was – C

关于人寿保险申请，所有以下陈述均正确，除了：

- A) 代理商或公司官员不得更改申请。
- B) 如果申请的副本已附在保单上，则人寿保险申请可以作为法律诉讼的证据。
- C) 申请人对申请的陈述被视为保证。
- D) 申请通常是保险保单的一部分。

正确的答案是 - C.

Explanation:

A life insurance application is attached to the policy and becomes part of the contract. It may not be altered except by the applicant or with the applicant's written consent. A life insurance application is admissible as evidence in any legal action regarding the policy if a copy of the application has been attached to the policy. The statements made by the applicant in the application are considered to be representations, not warranties. A representation is a statement believed to be true to the best of one's knowledge or ability. A warranty is a statement that is warranted (guaranteed) to be true. In other words, the statement is exact in every detail.

人寿保险申请附在保单上，成为合同的一部分。除非申请人或申请人的书面同意，否则不得更改。如果该保单附有该申请的副本，则人寿保险公司可以申请作为有关该保单的任何法律诉讼的证据。申请人在申请中所作的陈述被视为陈述，而非保证。陈述是一种被认为对一个人的知识或能力最好的陈述。保证是保证（保证）为真的声明。换句话说，该陈述在每个细节上都是准确的。

Reference: 3.5.2.7 in the License Exam Manual.

Question 43 - #200628

Statements guaranteed to be true are called:

- A) Warranties. B) Estoppels. C) Representations. D) Waivers.

The correct answer was - A: warranties.

保证为真的陈述称为：

A) 保证。 B) Estoppels。 C) 陈述。 D) 豁免。

正确答案是 - 答：保证。

Explanation:

Warranties are statements guaranteed to be true. Representations are statements believed to be true.

保证声明保证是真实的。 陈述是被认为是真实的陈述。

Reference: 3.5.2.7 in the License Exam Manual.

Question 60 - #200630

Statements made on an application regarding the applicant's medical history or healths that require a medical opinion are called:

A) Identifications. B) Declarations. C) Interpretations. D) Representations.

The correct answer was – D

有关申请人的病史或需要医学意见的健康的申请的声明称为：

A) 标识。 B) 声明。 C) 解释。 D) 陈述。

正确的答案是 - D.

Explanation:

Representations are the applicant's statements on an insurance application. The applicant represents that these statements are substantially true to the best of his or her knowledge and belief, but does not warrant or guarantee that the statements are exact in every detail. By contrast, a warranty is guaranteed to be true.

陈述是申请人关于保险申请的陈述。 申请人声明这些陈述基本上是由于他或她的知识和信仰，但并不保证或保证陈述在每个细节上都是准确的。 相比之下，保证是真实的。

Reference: 3.5.2.7 in the License Exam Manual.

Question 67 - #200629

Which of the following statements regarding representations is CORRECT?

- A) A representation is guaranteed to be true.
- B) If a representation is false on a material point, the insurer may alter the contract but may not rescind it.
- C) A representation may not be altered after the insurance is in effect.
- D) Only written statements are considered representations.

The correct answer was – C

关于陈述，以下哪些是正确的？

- A) 保证陈述是真实的。
- B) 如果在重要点上的陈述是假的，保险人可以改变合同但不得撤销合同。
- C) 保险生效后，陈述不得更改。
- D) 只有书面陈述才被视为陈述。

正确的答案是 - C.

Explanation:

A representation may be altered or withdrawn before the insurance is in force, but not afterward.

在保险生效之前，可以更改或撤回陈述，但之后不得更改或撤回。

Reference: 3.5.2.7 in the License Exam Manual.

## Chapter 2

### Question 1 - #200476

To qualify for an insurance producer's license, an license applicant must be at least how old?

A) 21 years old. B) 15 years old. C) 18 years old. D) 25 years.

The correct answer was - C

要获得保险代理的执照，许可证申请人必须至少年满？

A) 21 岁。 B) 15 岁。 C) 18 岁。 D) 25 年。

正确的答案是 - C.

Explanation:

Among the other qualifications for insurance licensure, an individual must be at least 18 years old.

在保险执照的其他资格中，个人必须年满 18 岁。

Reference: 2.3.2.7 in the License Exam Manual.

## chapter 4

### Question 11 - #200689

Which of the following age groups normally experiences the largest number of deaths in a year?

A) 20-year-olds. B) 40-year-olds. C) 30-year-olds. D) 50-year-olds.

The correct answer was – D

以下哪个年龄组通常一年中死亡人数最多？

A) 20 岁的人。 B) 40 岁的人。 C) 30 岁的人。 D) 50 岁的人。

正确的答案是 - D.

Explanation:

For obvious reasons, older people die in greater proportions. Thus, the older the age group, the higher the death rate for that group.

出于显而易见的原因，老年人死亡的比例更大。因此，年龄组越大，该组的死亡率越高。

Reference: 4.6.1 in the License Exam Manual.

## Chapter 1

Question 2 - #200269

All of the following statements about insurable interest are correct EXCEPT:

- A) The applicant must be subject to loss upon the death, illness, or disability of the insured.
- B) Insurable interest exists when the applicant is the insured.
- C) A policy obtained by a person without an insurable interest in the insured is enforceable.
- D) In general, the person to be insured must consent before a policy is issued, even if the applicant has an insurable interest.

The correct answer was - C:

关于可保利益的所有以下陈述都是正确的，除了：

- A) 申请人必须在被保险人死亡，患病或残疾时遭受损失。
- B) 当申请人是被保险人时，存在可以担保的利益。
- C) 被保险人无保险利益的人获得的保险单可以强制执行。
- D) 一般而言，即使申请人具有可保利益，被投保人必须在签发保单之前同意。

正确答案是 - C:

Explanation:

If a person obtains a policy but does not have an insurable interest in the insured, the policy will not be valid and cannot be enforced.

如果某人获得保单但对被保险人没有可保利益，则该保单将无效且无法执行。

Reference: 1.4.5 in the License Exam Manual.

Question 5 - #200253

Which of the following people would NOT have an insurable interest for a life insurance policy?

- A) The daughter of the insured.
- B) The closest friend of the insured.
- C) The spouse of the insured.
- D) The employer of a key employee insured.

The correct answer was – B

以下哪些人对人寿保险单没有可保利益？

- A) 被保险人的女儿。
- B) 被保险人最亲密的朋友。
- C) 被保险人的配偶。
- D) 一名关键员工的雇主投保。

正确答案是 - B

Explanation:

In the case of individuals who are closely related by blood or by law, an insurable interest exists. In the case of other persons, it exists by virtue of a lawful and substantial economic interest in the life, health, and bodily safety of the insured. A close friend of the insured does not have an insurable interest

because a friend is not deemed to have a lawful and substantial economic interest in the personal welfare of the insured.

对于通过血缘或法律密切相关的个人，存在可保利益。就他人而言，其存在是因为对被保险人的生命，健康和身体安全具有合法和实质性的经济利益。被保险人的密友不具有保险利益，因为不认为朋友对被保险人的个人福利具有合法且实质性的经济利益。

Reference: 1.4.5 in the License Exam Manual.

#### Question 8 - #200257

With regard to life insurance, all of the following statements are correct

EXCEPT:

- A) Spouses are automatically considered to have insurable interests in each other.
- B) A creditor has an insurable interest in a debtor.
- C) Insurable interest must be maintained throughout the life of the contract.
- D) All individuals are considered to have insurable interests in themselves.

The correct answer was – C

关于人寿保险，以下所有陈述均正确，除了：

- A) 配偶自动被视为彼此之间具有可保利益。
- B) 债权人对债务人具有可保利益。
- C) 在合同有效期内必须保持可保的利益。
- D) 所有人都被认为拥有对自己的可保利益。

正确的答案是 - C.

Explanation:

Insurable interest is required only when a contract is issued. It does not have to be maintained throughout the life of the contract, nor is it necessary at the time of claim.

只有在签订合同时才需要保险利益。它不必在合同的整个生命周期内维护，也不必在索赔时维护。

Reference: 1.4.5 in the License Exam Manual.

#### Question 16 - #200248

The phrase "the applicant for insurance has more to gain if the insured continues to live than if the insured dies" is the rule defining:

- A) a legal wagering contract.
- B) The aleatory nature of an insurance contract.
- C) Insurable interest.
- D) one's legal capacity to enter into an insurance contract.

The correct answer was - C: insurable interest.



如果被保险人继续生活，则保险申请人获得的收益比被保险人死亡时更多，这一规则定义如下：

- A) 合法的下注合同。
- B) 保险合同的随意性。
- C) 可保利益。
- D) 一个人签订保险合同的法律行为能力。

正确答案是 - C: 可保利益。

Explanation:

A person acquiring a life insurance contract must be subject to loss upon the death of the individual to be insured. This is known as insurable interest and it is required before a life insurance policy will be issued.

获得人寿保险合同的人必须在被保险人死亡时蒙受损失。这被称为可保利益，在签发人寿保险单之前需要有这个条件。

Question 18 - #200254

An insurable interest may be found in which of the following?

- A) A partner in the life of a former partner.
- B) An employer in the life of a key employee.
- C) A shareholder in the life of another shareholder of the same corporation.
- D) An employee in the life of another employee of the same company.

The correct answer was – B

可以在下列哪一项中找到可保利益？

- A) 前伴侣生活中的伙伴。
- B) 关键员工生活中的雇主。
- C) 生活中同一公司一个股东与另一股东。
- D) 生活中同一公司一名员工与另外一名员工。

正确答案是 - B

Explanation:

To have an insurable interest in another person, a person or business must stand to gain by the insured's survival and/or suffer financial loss if the insured individual died. An employer has an insurable interest in the life of a key employee. A partner has an insurable interest in the life of any other current partner, but not of a former partner. Just the fact that two shareholders had invested in the same corporation or that two employees worked for the same company would not constitute an insurable interest.

为了对另一个人拥有可保利益，一个人或企业必须通过被保险人的生存和/或如果被保险人死亡而遭受经济损失。雇主对关键雇员的生命具有可保利益。合伙人对任何其他现有合伙人的生命具有可保利益，但对前合伙人不具有保险利益。只是两个股东在同一家公司投资或者两个员工在同一家公司工作这一事实并不构成可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 19 - #200266

An individual may purchase a life insurance policy on all of the following persons EXCEPT:

A) A neighbor. B) A dependent. C) A spouse. D) A business partner.

The correct answer was – A

个人可以对以下所有人购买人寿保险单，除了：

A) 邻居。 B) 受抚养人。 C) 配偶。 D) 商业伙伴。

正确答案是 - A.

Explanation:

An individual can purchase an insurance contract upon the life of another person if the benefits are payable to that individual, his personal representative, or to a person having an insurable interest in the insured when the contract is made. An insurable interest exists between individuals related closely by blood or by law, as well as those with a substantial interest engendered by love and affection. Businesses also have an insurable interest in the lives of their employees and partners. However, a person will not have an insurable interest in a neighbor merely because they are neighbors.

如果合同在生效前存在可保利益，个人可以对另一个人的生命购买保险合同，支付给这个人。通过血缘或法律密切相关的个人，以及由爱和感情产生的实质利益的个人之间存在着可保利益。企业对员工和合作伙伴的生活也有可保利益。但是，一个人仅仅因为他们是邻居就不会对邻居产生可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 21 - #200251

Upon the issuance of a life insurance policy, an insurable interest must exist between:

A) The applicant and the beneficiary.

B) The insured and the beneficiary.

C) The applicant and the insured.

D) The agent and the applicant.

The correct answer was – C

在人寿保险单生效时，必须存在以下可保利益：

A) 申请人和受益人。

B) 被保险人和受益人。

C) 申请人和被保险人。

D) 代理人和申请人。

正确的答案是 - C.

Explanation:

Upon the issuance of a life insurance policy, the applicant must have an

insurable interest in the life of the individual to be insured. While an insurable interest must exist at the time of issuance, it need not exist at the time of the insured's death.

在签发人寿保险单时，申请人必须对被保险人的生命具有可保利益。虽然在保单生效时必须存在可保利益，但在被保险人去世时不一定存在。

Reference: 1.4.5 in the License Exam Manual.

#### Question 36 - #200264

If Tony is insured under a life insurance policy, all of the following individuals have an insurable interest in Tony EXCEPT:

- A) Susan, his adopted infant daughter.
- B) Jenny, his sister.
- C) Donald, his business partner.
- D) Marcie, his ex-wife, who has remarried.

The correct answer was – D

如果托尼根据人寿保险单投保，以下所有人都对托尼有保险利益：

- A) 苏珊，他的养女。
- B) 珍妮，他的妹妹。
- C) 唐纳德，他的商业伙伴。
- D) Marcie，他的前妻，已经再婚。

正确的答案是 - D.

Explanation:

A person has an insurable interest in another person if he is related closely by blood or by law with a substantial interest arising from love and affection. An insurable interest also exists between a key employee and a corporation that is a beneficiary under the contract. As a result, Tony's sister, his adopted daughter, and his business partner all have an insurable interest in Tony's life. However, Tony's ex-wife no longer has an insurable interest in his life since they are no longer married.

如果一个人通过血缘或法律与爱情和亲情产生实质性利益密切相关，则他对另一个人具有可保利益。关键员工与作为合同受益人的公司之间也存在可保利益。托尼的妹妹，他的养女和他的商业伙伴都对托尼的生活产生了可担保的利益。然而，托尼的前妻不再对他的生活有可保利益，因为他们不再结婚。

Reference: 1.4.5 in the License Exam Manual.

#### Question 39 - #200249

Alan, age 39, is married and has a small son. He is employed as a sales manager by R.J. Links, a sole proprietorship that owes much of its success to Alan's efforts. He recently borrowed \$50,000 from his brother-in-law, Pete, to finance a vacation home. On the basis of these facts, which of the following

individuals does NOT have an insurable interest in Alan's life?

A) His spouse. B) His brother-in-law. C) One of his customers. D) His employer.

The correct answer was – C

艾伦，39岁，已婚并有一个小儿子。他受雇于R.J.的销售经理。Links，一个独资企业，其成功归功于Alan的努力。他最近从他的妹夫Pete那里借了5万美元来资助度假屋。根据这些事实，以下哪些人对艾伦的生活没有可保利益？

A) 他的配偶。 B) 他的姐夫。 C) 他的一个客户。 D) 他的雇主。

正确的答案是 - C.

Explanation:

Generally, a person has an insurable interest in another if they are related by blood or marriage or if their relationship is such that the insured's continuing to live will benefit that individual or the insured's death will cause that individual financial or economic loss. Spouses are assumed to have an automatic insurable interest in each other. Thus, in this case, all 3 individuals have an insurable interest in Alan's life.

一般而言，如果一个人通过血缘或婚姻关系，或者如果他们的关系使得被保险人继续生活将使该个人受益或被保险人的死亡将导致个人经济或经济损失，则该人具有可保利益。配偶彼此具有自动保险利益。因此，在这种情况下，所有3个人都对艾伦的生活有着可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 52 - #200265

All of the following are considered to have insurable interests when they purchased insurance on the life of another EXCEPT:

A) A bank that buys credit insurance on its largest debtor.

B) A father who buys insurance on his child.

C) A woman who buys insurance on her next-door neighbor.

D) A husband who buys insurance on a spouse.

The correct answer was – C

以下所有人在购买另一个人的生命保险时，均被视为具有可保利益，除了

A) 向其最大债务人购买信用保险的银行。

B) 为孩子购买保险的父亲。

C) 一名女子为她的隔壁邻居购买保险。

D) 为配偶购买保险的丈夫。

正确的答案是 - C.

Explanation:

All individuals of competent legal capacity can buy insurance on their own lives. However, no one can be insured upon the life or body of another unless the

benefits are payable to the insured, representative, or person with an insurable interest when the contract is made. An insurable interest exists between individuals related closely by blood or by law, as well as those with a substantial interest engendered by love and affection. Financial institutions also have an insurable interest in the lives of their debtors. However, a person will not have an insurable interest in a neighbor merely because they are neighbors.

所有具有合法法律行为能力的人都可以为自己的生命购买保险。但是，除非在合同订立时向投保人，代表或具有可保利益的人支付福利，否则任何人都不能为他人的生命或身体投保。通过血缘或法律密切相关的个人，以及由爱和感情产生的实质利益的个人之间存在着可保利益。金融机构对债务人的生活也有可保利益。但是，一个人仅仅因为他们是邻居就不会对邻居产生可保利益。

Reference: 1.4.5 in the License Exam Manual.

#### Question 58 - #200247

With regard to life insurance, all of the following statements are correct EXCEPT:

- A) A creditor has an insurable interest in a debtor.
- B) All individuals are considered to have insurable interest in themselves.
- C) Insurable interest must be maintained throughout the life of the contract.
- D) Spouses are automatically considered to have insurable interest in each other.

The correct answer was – C

关于人寿保险，以下所有陈述均正确，除了：

- A) 债权人对债务人具有可保利益。
- B) 所有人都被认为对自己有可保利益。
- C) 在合同有效期内必须保持可保的利益。
- D) 配偶自动被视为彼此具有可保利益。

Explanation:

For life and health insurance policies, insurable interest is required only when the contract is issued. It does not have to be maintained throughout the life of the contract nor is it necessary at the time of a claim.

对于人寿和健康保险单，只有在签订合同时才需要保险利益。它不必在合同期限内维护，也不必在索赔时保留。

Reference: 1.4.5 in the License Exam Manual.

#### Question 61 - #200255

An individual may purchase a life insurance policy on all of the following

persons EXCEPT:

A) A neighbor. B) A business partner. C) A spouse. D) A dependent.

The correct answer was - A: a neighbor.

个人可以对以下所有人购买人寿保险单，除非：

A) 邻居。 B) 商业伙伴。 C) 配偶。 D) 依赖的人。

正确答案是 - 答：邻居。

Explanation:

An individual may purchase a life or health insurance policy on a party with whom she has an insurable interest. A spouse, business partner, and dependent are people in whom the policy owner would have an insurable interest. In other words, the policy owner has a reasonable expectation of benefiting from the continuance of these people's lives or will suffer a loss from their deaths.

Reference: 1.4.5 in the License Exam Manual.

Question 70 - #200262

All of the following have an insurable interest in the person insured EXCEPT:

A) A spouse. B) An employer. C) A child. D) A neighbor.

The correct answer was – D

以下所有人均对被保险人有保险利益，但以下情况除外：

A) 配偶。 B) 雇主。 C) 孩子。 D) 邻居。

正确的答案是 - D.

Explanation:

A person cannot contract for life insurance on another individual unless the benefits are payable to the individual insured, the insured's personal representative, or to a person having an insurable interest in the insured at the time the contract is made. The following individuals are deemed to have an insurable interest in an insured: individuals related closely by blood or by law, as well as a substantial interest engendered by love and affection, and persons with a lawful and substantial economic interest in having the life, health, or bodily safety of the insured individual continue. A spouse, child, and employer would therefore have an insurable interest in an insured. However, a neighbor does not have an insurable interest in a person merely because they are neighbors.

除非在被保险人，被保险人的个人代表或在合同签订时对被保险人具有可保利益的人支付保险金，否则任何人不得与另一个人签订人寿保险合同。以下个人被视为对被保险人具有可保利益：通过血缘或法律密切相关的个人，以及由爱和感情产生的实质利益，以及在生命，健康方面具有合法和实质经济利益的人，或被保险人的身体安全继续。因此，配偶，子女和雇主对被保险人具有可保利益。然而，邻居仅仅因为他们是邻居而对一个人没有可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 79 - #200260

An insurable interest exists between all of the following individuals EXCEPT:

- A) a father and child.
- B) two neighbors who are not related.
- C) a husband and wife.
- D) a partner and partnership.

The correct answer was - B:

除以下所有人之间存在可保利益:

- A) 父亲和孩子。
- B) 两个不相关的邻居。
- C) 丈夫和妻子。
- D) 合作伙伴和合作伙伴。

正确的答案是 - B:

Explanation:

Buying an insurance contract upon the life of a third party is prohibited unless there is an insurable interest between the two parties. A person has an insurable interest if he is closely related by blood or by law to the insured person. An insurable interest also exists if a person has a lawful and substantial interest in having the life, health, or bodily safety of the individual insured continue, such as in the case of a partner and the partnership. An insurable interest does not exist between two neighbors.

除非双方有可保利益，否则禁止在第三方的生命周期内购买保险合同。如果一个人通过血缘或法律与被保险人密切相关，则该人具有可保利益。如果一个人在保险个人的生命，健康或身体安全方面具有合法和实质利益，例如在合伙人和合伙企业的情况下，也存在可保利益。两个邻居之间不存在可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 94 - #200259

Insurable interest must exist between the policy owner and the beneficiary:

- A) When the policy owner dies.
- B) Throughout the life of the contract.
- C) When the beneficiary collects the death benefit.
- D) At the time the contract is entered into.

The correct answer was – D

保单持有人与受益人之间必须存在绝对利益:

- A) 当保单所有者去世时。
- B) 整个合同期限。

C) 当受益人收集死亡抚恤金时。

D) 签订合同时。

正确的答案是 - D.

Explanation:

Any legally competent individual may buy an insurance contract on his life for the benefit of any person. However, buying an insurance contract on the life of someone else is prohibited unless the benefits are payable either to that individual, his personal representatives, or a person having a personal interest in the individual insured. That interest must exist at the time the contract is entered into. It is not necessary if the interest does not exist at the time the beneficiary collects the benefit.

任何具有法律资格的个人可以为了任何人的利益而终身购买保险合同。但是，除非向该个人，其个人代表或对被保险人有个人利益的人支付福利，否则禁止以其他人的生命购买保险合同。合同签订时必须存在这种利益。没有必要需要受益人在被赔偿时时存在利益关系。

Reference: 1.4.5 in the License Exam Manual.

Question 99 - #200252

Who would NOT have an insurable interest for a life insurance policy?

- A) The daughter of the insured.
- B) The employer of a key employee insured.
- C) The spouse of the insured.
- D) The closest friend of the insured.

The correct answer was – D

谁对人寿保险单不会有可保利益？

- A) 被保险人的女儿。
- B) 一名关键员工的雇主投保。
- C) 被保险人的配偶。
- D) 被保险人最亲密的朋友。

正确的答案是 - D.

Explanation:

An insurable interest is defined as interest created by love and affection for those persons closely related by blood or law. For those who are not related, an insurable interest is a lawful economic interest in having the life of the insured continue.

可保利益被定义为对血缘或法律密切相关的人的爱和感情所产生的利益。对于那些不相关的人，可保利益是使被保险人的生命继续存在的合法经济利益。

Reference: 1.4.5 in the License Exam Manual.



Question 117 - #200261

Insurable interest exists in all of the following relationships EXCEPT:

- A) Father and daughter.
- B) Husband and wife.
- C) Business owner and top sales person.
- D) Teacher and student.

The correct answer was – D

以下所有关系都存在可保的利益关系，除了：

- A) 父亲和女儿。
- B) 丈夫和妻子。
- C) 企业主和顶级销售人员。
- D) 老师和学生。

正确的答案是 - D.

Explanation:

In order to obtain insurance on the life of another individual, an insurable interest must exist between the purchaser and the insured. Insurable interest includes individuals related closely by blood or by law, such as husband and wife or father and daughter. It also includes persons with a lawful and substantial economic interest in having the life, health, or bodily safety of the insured individual continue, such as a business owner and top sales person. Finally, it covers individuals who are party to a contract or option for the purchase of an interest in a business partnership or shares of stock in a corporation. An insurable interest would not exist in a teacher-student relationship.

为了获得另一个人的生命保险，买方和被保险人之间必须存在可保利益。保险利益包括通过血缘或法律密切相关的个人，例如夫妻或父女。它还包括具有合法和实质经济利益的人，以保证被保险人的生命，健康或身体安全，例如企业主和最高销售人员。最后，它涵盖了合同的一方或购买商业合伙企业权益或公司股票的选择权的个人。师生关系中不存在可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 120 - #200268

An individual may purchase a life insurance policy on all of the following persons EXCEPT:

- A) a dependent. B) a business partner. C) a spouse. D) a neighbor.

The correct answer was – D

个人可以对以下所有人购买人寿保险单，除了：

- A) 受抚养人。 B) 商业伙伴。 C) 配偶。 D) 邻居。

正确的答案是 - D.

Explanation:

Any person may purchase an insurance contract on his own life for the benefit of any person, partnership, or corporation. However, no person can purchase insurance on the life of another person unless the beneficiary named in the policy has an insurable interest in the life of the insured. Insurable interest means, in the case of people related by blood or law, an interest engendered by love and affection. In the case of other persons, it means a lawful economic interest in having the life of the insured continue, as distinguished from an interest that would arise only by the death of the insured. Businesses also have an insurable interest in the lives of their employees and partners. However, a person will not have an insurable interest in a neighbor merely because they are neighbors.

任何人为了任何人，合伙企业或公司的利益，可以为自己的生命购买保险合同。但是，除非保单中指定的受益人对被保险人的生命具有可保利益，否则任何人都不能为他人的生命购买保险。对于通过血缘或法律相关的人来说，保险利益意味着由爱和感情产生的利益。就其他人而言，这意味着使被保险人的生命继续存在的合法经济利益，区别于仅由被保险人的死亡引起的利益。企业对员工和合作伙伴的生活也有可保利益。但是，一个人仅仅因为他们是邻居就不会对邻居产生可保利益。

Reference: 1.4.5 in the License Exam Manual.

Question 123 - #200256

With regard to life insurance, all of the following statements are correct EXCEPT:

- A) A partnership has an insurable interest in a partner.
- B) An insurable interest must exist at the time of the claim.
- C) Spouses have insurable interests in each other.
- D) Individuals are considered to have insurable interests in themselves.

The correct answer was – B

关于人寿保险，以下所有陈述均正确，除了：

- A) 合伙企业对合伙人具有可保利益。
- B) 索赔时必须存在可保利益。
- C) 配偶彼此之间有可保利益关系。
- D) 个人被认为拥有可保利益。

正确答案是 - B

Explanation:

In a valid insurance contract, the applicant must have an insurable interest in the insured, which means that the applicant must be subject to loss if the

insured dies. Many relationships such as husband and wife and partner and partnership provide the basis for an insurable interest. An insurable interest is required only when a contract is issued; it does not have to be maintained throughout the life of the contract, nor is it necessary at the time of claim.

在有效的保险合同中，申请人必须对被保险人拥有可保利益，这意味着如果被保险人死亡，申请人必须要承担损失。诸如丈夫和妻子以及伙伴和伙伴关系等许多关系为可保利益提供了基础。只有在签订合同时才需要保险利益；它不必在合同期内保持，也不必在索赔时保留。

Reference: 1.4.5 in the License Exam Manual.

Question 137 - #200263

All of the following have an insurable interest in the person insured EXCEPT:  
A) a spouse. B) an employer. C) a neighbor. D) a child.

The correct answer was – C

以下所有人均对被保险人有保险利益，但以下情况除外：  
A) 配偶。 B) 雇主。 C) 邻居。 D) 孩子。

正确的答案是 - C.

Explanation:

No person may contract for life insurance upon another individual unless the benefits are payable to the individual insured, the insured's personal representative, or a person who, at the time the contract is made, has an insurable interest in the insured. An insurable interest exists between individuals related closely by blood or by law, as well as a substantial interest engendered by love and affection. It also exists between persons with a lawful and substantial economic interest in having the life, health, or bodily safety of the insured individual continue, such as between an employer and employee. It does not exist between two individuals merely because they are neighbors. 任何人不得与另一个人签订人寿保险合同，除非该福利金应支付给被保险人，被保险人的个人代表或在合同订立时对被保险人具有可保利益的人。通过血缘或法律密切相关的个人之间存在可保利益，以及由爱和感情产生的实质利益。它存在于具有合法和实质经济利益的人之间，使被保险人的生命，健康或身体安全继续存在，例如雇主和雇员之间。两个人之间不存在仅仅因为他们是邻居。

Reference: 1.4.5 in the License Exam Manual.

Question 139 - #200246

Which of the following situations constitutes an insurable interest?

- A) The beneficiary, by definition, has an insurable interest in the insured.
- B) The policy owner must expect to benefit from the insured's death.

- C) The policy owner must expect to suffer a loss when the insured dies or becomes disabled.
- D) The insured must have a personal or business relationship with the beneficiary.

The correct answer was – C

以下哪种情况构成可保利益？

- A) 根据定义，受益人对被保险人具有可保利益。
- B) 保单所有者必须期望从被保险人的死亡中受益。
- C) 当被保险人死亡或被残废时，保单所有者必须承担损失。
- D) 被保险人必须与受益人有个人或业务关系。

正确的答案是 - C.

Explanation:

Insurable interest requires that the policy owner be expected to benefit from the insured's continuing to live or enjoying good health or to suffer a loss when the insured dies or is disabled. An insurable interest must exist between the applicant and the insured. It does not need to exist between the applicant and the beneficiary. For life and health insurance policies, insurable interest must exist at the inception of the policy but does not need to be maintained for the term of the policy.

保险利益要求保单所有者从被保险人能继续生活或身体健康状况中受益，或者在被保险人死亡或残疾时遭受损失。申请人与被保险人之间必须存在可保利益。申请人和受益人之间不需要存在可保利益。对于人寿和健康保险政策，保险利益必须在保单生效时存在，但不需要在保单期限内保留。

Reference: 1.4.5 in the License Exam Manual.

Question 142 - #200250

With a life insurance contract, an insurable interest must exist:

- A) At the insured's death.
- B) When the proceeds are paid out.
- C) At the inception of the contract.
- D) As long as the insured lives.

The correct answer was – C

人寿保险合同，必须存在可保利益：

- A) 被保险人死亡。
- B) 支付所得款项。
- C) 合同开始时。
- D) 只要被保险人活着。

正确的答案是 - C.

Explanation:

With life insurance, an insurable interest is only required upon policy application and inception. It does not have to continue through the duration of the contract, nor does it have to exist at the insured's death in order to claim the policy's proceeds. This is in contrast to property and casualty insurance, which requires that an insurable interest exist at the time of the claim.

对于人寿保险，只有在保单申请和开始时才需要保险利益。它不必在合同期限内持续，也不必在被保险人死亡索赔时存在保单的收益。这与财产和意外伤害保险形成对比，后者要求在索赔时存在可保利益。

Reference: 1.4.5 in the License Exam Manual.

#### Chapter 4

#### Question 24 - #200659

Which of the following statements pertaining to the Medical Information Bureau (MIB) is CORRECT?

- A) Information obtained by the MIB is available to all physicians.
- B) Information obtained by the MIB is sold to any interested parties.
- C) Information obtained by the MIB may be used by an insurer to decide whether to insure an applicant.
- D) Information obtained in connection with life insurance claims is reported to the MIB.

The correct answer was – C

以下哪些与医学信息局（MIB）有关的陈述是正确的？

- A) MIB获得的信息可供所有医生使用。
- B) MIB获得的信息出售给任何相关方。
- C) 保险公司可以使用MIB获得的信息来决定是否为申请人投保。
- D) 与人寿保险索赔相关的信息将报告给MIB。

正确的答案是 - C.

Explanation:

The Medical Information Bureau (MIB) is a nonprofit central information agency that provides assistance in the underwriting of life insurance. It is not run or accessed by all physicians, nor is data obtained in connection with claims reported to the MIB. Insurance companies report information obtained through underwriting to the MIB.

医学信息局（MIB）是一家非营利性中央信息机构，为人寿保险承保提供协助。它不是由所有医生运行或访问的，也不是与向MIB报告的索赔相关的数据。保

险公司将通过承保获得的信息报告给MIB。

Reference: 4.4.3.9 in the License Exam Manual.

Question 31 - #200658

All of the following statements pertaining to the Medical Information Bureau (MIB) are correct EXCEPT:

- A) The MIB is organized and supported by private hospitals.
- B) The purpose of the MIB is to help prevent fraud and to serve as a reliable source of important medical information about insurance applicants.
- C) Applicants for life insurance must be informed in writing that the insurer may make a report on their health to the MIB.
- D) Applicants must sign authorization forms for information from the MIB files to be given to a member company.

The correct answer was – A

以下所有与医学信息局（MIB）有关的陈述都是正确的，除了：

- A) MIB由私立医院组织和支持。
- B) MIB的目的是帮助防止欺诈，并作为有关保险申请人的重要医疗信息的可靠来源。
- C) 人寿保险申请人必须以书面形式通知保险公司可以向MIB报告其健康状况。
- D) 申请人必须在MIB文件中签署授权表格，以便提供给会员公司。

正确答案是 - A.

Explanation:

The Medical Information Bureau (MIB) is a nonprofit central information agency that was established years ago in Boston by a number of life insurance companies to aid in the underwriting process. Its purpose is to provide medical information regarding applicants for insurance. Private hospitals do not have access to the MIB nor do they fund it.

医学信息局（MIB）是一家非营利性的中央信息机构，多年前在波士顿由多家人寿保险公司成立，以协助承保流程。其目的是提供有关保险申请人的医疗信息。私立医院无法访问MIB，也无法为其提供资金。

Reference: 4.4.3.9 in the License Exam Manual.

Question 61 - #200655

If a medical report is required on an applicant, it is completed by:

- A) The agent.
- B) The home office medical director.
- C) A home office underwriter.
- D) A paramedic or examining physician.

The correct answer was – D

如果申请人需要提交医疗报告，则通过以下方式填写：

- A) 代理人。
- B) 家庭办公室医疗主任。
- C) 家庭办公室承销商。
- D) 护理人员或检查医师。

正确的答案是 - D.

Explanation:

If a medical report is required on an applicant, it must be completed by a paramedic or examining physician called a "medical examiner." Medical reports are required when the application for coverage exceeds a certain face amount.

如果申请人需要提交医疗报告，则必须由称为“体检医师”的护理人员或检查医生填写。当覆盖申请超过某一面额时，需要提供医疗报告。

Reference: 4.4.3.3 in the License Exam Manual.

Question 18 - #200669

Underwriting techniques commonly used by insurers in issuing policies to applicants who do not measure up to a standard rating include the following EXCEPT:

- A) Charging an extra premium.
- B) Limiting the type of policy.
- C) Attaching an exclusion rider or waiver to a policy.
- D) Averaging total risks pending.

The correct answer was – D

Explanation:

Underwriting techniques used by insurers in issuing policies to substandard risks include charging extra premiums to compensate for the additional risk, limiting coverage by excluding certain risks, and restricting or modifying the policy issued.

保险公司在向不符合标准评级的申请人发布保单时通常使用的承保技术包括以下除外：

- A) 收取额外费用。
- B) 限制政策类型。
- C) 将排除附加险或保单豁免权
- D) 平均待定的总风险。

正确的答案是 - D.

Reference: 4.5 in the License Exam Manual.

Question 62 - #200232

Which of the following statements regarding risk factors is NOT correct?

A) Bob and George both work for the same construction company. Bob works as an auditor, and George as a diesel mechanic. Of the two, Bob would likely represent a lower risk to an insurance company.

B) Christopher, an office manager, would represent a lower disability risk to an insurance company than would Ezekiel, a foreman in a farm equipment factory.

C) Kimberly's job requires manual labor in a manufacturing plant. Betsy is an office supervisor who does no manual labor. Kimberly would probably be considered to have a higher disability risk than Betsy.

D) Jill is 15 years younger than her supervisor, and as such, poses a higher risk to an insurance company.

The correct answer was – D

以下哪些关于风险因素的陈述不正确？

A) Bob和George都在同一家建筑公司工作。鲍勃担任审计员，乔治担任柴油机械师。在这两者中，鲍勃可能对保险公司的风险较低。

B) 办公室经理克里斯托弗对一家保险公司的残疾风险低于农场设备工厂的工头以西结。

C) Kimberly的工作需要在制造工厂进行体力劳动。Betsy是一名办公室主管，不需要体力劳动。Kimberly可能被认为比Betsy有更高的伤残风险。

D) 吉尔比她的主管年轻15岁，因此对保险公司构成更高的风险。

正确的答案是 - D.

Explanation:

A physical injury to a person who performs manual labor will typically incapacitate him longer than it would for a person who does no manual labor. By the same reasoning, the non manual laborer, such as an office manager or an auditor, represents a lower disability risk than a factory worker or a diesel mechanic. The fact that Jill is 15 years younger than her supervisor, in and of itself does not pose a higher risk to an insurance company.

对于从事体力劳动的人来说，身体上的伤害通常会比没有体力劳动的人更长，失残疾的风险更大。根据同样的理由，非体力劳动者，例如办公室经理或审计员，比工厂工人或柴油机械师具有更低的残疾风险。吉尔比她的主管年轻15岁，这本身并不会给保险公司带来更高的风险。

Reference: 4.5 in the License Exam Manual.