

Question 2 - #200642

Which of the following statements pertaining to sources of insurability information is CORRECT?

- A) When conducting an inspection report, an investigator cannot interview an individual who actually knows the applicant.
- B) Special questionnaires are used to obtain additional information when an extra hazard or risk may be involved, and to replace the application in unusual cases.
- C) An insurer cannot use an unfavorable credit report to reject an applicant for insurance.
- D) The insurance agent completes the medical report on a life insurance applicant.

The correct answer was - B

以下哪些与可保险性信息来源相关的陈述是正确的？

- A) 在进行检查报告时，调查员不能采访真正了解申请人的人。
- B) 特殊问卷用于在可能涉及额外危险或风险时获取额外信息，并在特殊情况下替换申请。
- C) 保险公司不能使用不利的信用报告拒绝保险申请人。
- D) 保险代理人完成人寿保险申请人的医疗报告。

正确答案是 - B

Explanation:

Special questionnaires are used to obtain additional information when an extra hazard or risk (e.g., skydiving) may be involved and to replace the application in unusual cases. A medical report, if required, is completed by a physician or paramedic, not by the agent. An unfavorable credit report can be used to reject an applicant. Investigators do interview individuals who are personally acquainted with the insurance applicant.

当可能涉及额外的危险或风险（例如跳伞）并在特殊情况下替换申请时，使用特殊问卷来获取额外信息。如果需要，医疗报告由医生或护理人员完成，而不是由代理人完成。不利的信用报告可用于拒绝申请人。调查人员会采访那些亲自了解保险申请人的人。

Reference: 4.4.2 in the License Exam Manual.

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

鲍勃在业余时间担任牙医和登山，滑雪板和苍蝇飞机。当他申请人寿保险时，以下所有文件外，还需要代理人**和Bob**的签名，了外：

- 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。

正确的答案是 - C.

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**和申请人**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**和申请人**必须签署医学信息局发布的报告。

Reference: 4.4.5 in the License Exam Manual.

Question 12 - #200641

All of the following are sources of insurability information about life insurance applicants EXCEPT:

- A) Medical Information Bureau.
- B) The application.
- C) Inspection reports.
- D) Social Security reports.

The correct answer was - D

以下所有内容均为人寿保险申请人的可保性信息来源，除了：

- A) 医学信息局。
- B) 申请。
- C) 检查报告。
- D) 社会保障报告。

正确的答案是 - D.

Explanation:

Social Security reports are not sources of insurability information. Inspection reports, the application, the Medical Information Bureau report, credit reports, and special questionnaires are important sources of insurability information.

社会保障报告不是可保险性信息的来源。检查报告，申请，医学信息局报告，信用报告和特殊问卷是可保性信息的重要来源。

Reference: 4.4.2 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

如果适用，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

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.

申请人自己需要签名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 26 - #200644

During the underwriting process, an insurer may do all of the following EXCEPT:

- A) Order a consumer report to provide details on the applicant's reputation, character, and habits.
- B) Order a criminal background check.
- C) Contact the Medical Information Bureau to check on the applicant's medical history.
- D) Order a credit report.

The correct answer was - B:

在承保过程中，保险公司可以执行以下所有操作，除了：

- A) 订购消费者报告，提供有关申请人声誉，性格和习惯的详细信息。
- B) 下令进行犯罪背景调查。
- C) 联系医疗信息局检查申请人的病史。
- D) 订购信用报告。

正确的答案是 - B:

Explanation:

An agent must explain to his client that, during the underwriting process, the insurer may contact the Medical Information Bureau to check on the applicant's medical history. In addition, an insurer may order a credit report to determine whether the client is a good credit risk and may order a consumer report to provide details on the applicant's reputation, character, and habits.

代理人必须向其客户解释，在承保过程中，保险公司可以联系医疗信息局检查申请人的病史。此外，保险公司可以订购信用报告以确定客户是否具有好的信用风险，并可以订购消费者报告以提供有关申请人的声誉，性格和习惯的详细信息。

Reference: 4.4.2 in the License Exam Manual.

Question 34 - #200645

An agent must notify the applicant that all of the following sources will be used to assess the applicant's application EXCEPT:

- A) Credit report.
- B) Medical Information Bureau report.
- C) Application.
- D) Personal references.

The correct answer was – D

代理人必须通知申请人所有以下来源将用于评估申请人的申请，除了：

- A) 信用报告。
- B) 医务信息局报告。
- C) 申请。
- D) 个人参考。

正确的答案是 - D.

Explanation:

Agents must inform prospective insureds that the most common sources of underwriting information include the application, the medical report, an attending physician's statement, the Medical Information Bureau, special questionnaires, inspection reports, and credit reports. Personal references are not required.

代理商必须告知潜在被保险人最常见的承保信息来源包括申请，医疗报告，主治医师声明，医疗信息局，特殊问卷，检查报告和信用报告。不需要个人参考。

Reference: 4.4.2 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。

正确答案是 - A.

Explanation:

Each life insurance application requires the signatures of the proposed insured and the agent who solicits the application. If the policyowner 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.

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 29 - #200679

All of the following factors influence an applicant's mortality EXCEPT:

- A) Personal habits.
- B) Dangerous hobby.
- C) Hazardous occupation.
- D) Credit report.

The correct answer was - D

以下所有因素都会影响申请人的死亡率，除了：

- A) 个人习惯。 B) 危险的爱好。 C) 危险职业。 D) 信用报告。

正确的答案是 - D.

Explanation:

Those employed in hazardous occupations pose a greater risk to an insurer, as do those who engage in dangerous hobbies, such as skydiving. Habits such as smoking or overeating can also increase the risk of death.

那些从事危险职业的人对保险公司构成更大的风险，比如那些从事跳伞等危险爱好的人，吸烟或暴饮暴食等习惯也会增加死亡风险。

Reference: 4.6 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是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 10 - #201555

The purpose of the probationary period is to:

- A) Provide a trial period of coverage for the insured at little cost.
- B) Limit the insurer's risk related to accidental injuries.
- C) Help the insurer to avoid paying benefits for losses due to illness contracted before the policy was issued.
- D) Give the insured an opportunity to cancel the policy and obtain a refund if not entirely satisfied.

The correct answer was – C

试用期的目的是：

- A) 以较低的成本为被保险人提供试用期。
- B) 限制保险公司与意外伤害相关的风险。
- C) 帮助保险公司避免因保单生效前因患病而遭受的损失支付赔偿金。
- D) 如果不完全满意，给被保险人取消保单并获得退款的机会。

正确的答案是 - C.

Explanation:

The purpose of the probationary period is to help the insurer to avoid paying benefits for losses due to illness contracted before the policy was issued. Thus, many health insurance policies provide that benefits will not be paid due to any illness that commences during the first 30 days (or other specified period) following the issue date of the policy.

试用期的目的是帮助保险公司避免因保单生效前患病而遭受的支付赔偿金的损失。因此，许多健康保险政策规定，在保单生效日期后的第30天前（或其他特定时期）内开始的任何疾病，将不会支付福利。

Reference: 17.3.5 in the License Exam Manual.

Question 12 - #201554

After a health insurance policy is in force, the initial period that often must pass before a loss due to sickness can be covered is known as:

- A) The probationary period.
- B) The preexisting interval.
- C) The trial term.
- D) The elimination period.



The correct answer was - A

在健康保险政策生效后，必须经过一定的初始期限，由于疾病造成的损失不能被保险覆盖，称为：

- A) 试用期 (The probationary period.)。
- B) 预先存在的间隔。
- C) 试用期 (The trial term.)。
- D) 淘汰期。

正确答案是 - A.

Explanation:

The probationary period helps the insurer to avoid paying benefits for losses due to illness contracted before the policy was issued. The elimination period arises in the context of a disability income policy. It is the period between the beginning of an insured's disability and the commencement of the period for which benefits are payable.

试用期的目的是帮助保险公司避免因保单生效前患病而遭受的支付赔偿金的损失。消除期是在残疾收入保单的背景下产生的。这是从被保险人的残疾开始到应付福利的期间开始之间的时期。

Reference: 17.3.5 in the License Exam Manual.

Question 6 - #201557

If an impairment rider has to be attached to a health policy, the policy will not be considered delivered until

- A) It is physically in the hands of the applicant.
- B) It has been postmarked and placed in the mail.
- C) The impairment rider has been explained and the applicant's signature has been obtained.
- D) The free-look period has ended.

The correct answer was – C

如果必须将减值附加险附加到健康保单中，则该保单不会被视为已经递送，直至

- A) 它已经在申请人的手中。
- B) 它已邮戳并放入邮件中。
- C) 已经解释了减值附加险并且已经获得了申请人的签名。
- D) 自由查看期已经结束。

正确的答案是 - C.

Explanation:

Issuing a policy that differs from the terms applied for requires that the

applicant accept any changes to the original application by signing the amended policy. Simply placing the policy in the applicant's hands or mailing it does not constitute delivery. The free-look period begins when the policy is delivered. It is not a part of the delivery process.

发布不同于所适用条款的保单要求申请人签署通过修订后的保单并接受对原始申请的任何更改。简单地将保单放在申请人的手中或邮寄它并不构成交付。自由查看期限从保单交付开始。它不是交付流程的一部分。

Reference: 17.4 in the License Exam Manual.

Question 9 - #208034

When delivering a health insurance policy, it is important for the agent to explain all of the following items to the policy owner EXCEPT:

- A) That the law requires that all insurance policies be physically delivered into the possession of the policy owner.
- B) Any riders that have been attached to the policy.
- C) The policy and its provisions.
- D) Any applicable rate ups that apply to the policy.

The correct answer was – A

在提供健康保险保单时，代理商必须向保单所有者解释以下所有项目，除了：

- A) 法律要求所有保险单实际交付给保单所有者。
- B) 任何已加入该保单的附加险。
- C) 保单及其规定。
- D) 任何适用该保单的的率。

正确答案是 - A.

Explanation:

While delivering an insurance policy personally is often recognized as the surest way to be certain the policy is delivered, physically delivering the policy into the possession of the policy owner is not required by law.

虽然个人递送保险单通常被认为是确保保单被递送的最可靠方式，但法律并不要求将保单实际交付给保单所有者。

Reference: 17.4 in the License Exam Manual.

Question 13 - #208035

For situations where no initial premium was paid when the application was taken, when delivering that policy the agent is generally required to do all of the following EXCEPT:

- A) Explain the policy, its provisions, and any riders, exclusions, or ratings

involved.

- B) Present the insured with a conditional receipt.
- C) Collect any premium due.
- D) Obtain a Statement of Good Health from the insured.

The correct answer was – B

对于在执行申请时未支付初始保费的情况，在交付该保单时，通常要求代理执行以下所有操作，除了：

- A) 解释政策，其规定以及涉及的任何附加险，排除的事项或涉及的评级。
- B) 出示有条件收据给被保险人。
- C) 收取任何到期保费。
- D) 从被保险人处获得健康声明。

正确答案是 – B

Explanation:

Since the insured has already been underwritten and a policy issued, a conditional receipt is no longer applicable to these type situations. Keep in mind, however, that whether the policy will go into effect or not is dependent upon the insured's health status at the time of delivery and full payment of any premiums due. If the insured has experienced any negative health changes that could affect their insurability since the time of the application, the agent cannot deliver the policy and coverage does not go into effect.

由于被保险人已经承保并签发了保险单，因此有条件收据不再适用于这些类型的情况。但请记住，该保单是否会生效取决于被保险人在交付时的健康状况以及所支付的任何保费的全额支付。如果被保险人自申请时起经历任何可能影响其可保险性的负面健康变化，则代理人无法提供保单，保险覆盖也不会生效。

Reference: 17.4 in the License Exam Manual.

Question 3 - #201558

In states where no-loss/no-gain laws are in effect, when another policy replaces an existing health insurance policy, the replacement policy:

- A) Must provide more coverage than the existing policy.
- B) Can use a preexisting condition to limit coverage on continuing claims under the new policy.
- C) May be canceled at any time by the existing insurer.
- D) Must continue to cover all continuing claims that began under existing coverage.

The correct answer was – D

在没有损失/无收益法律生效的州，当另一项保单取代现有的健康保险保单时，替代保单：

- A) 必须提供比现有保单更多的覆盖范围。
- B) 可以使用先前存在的条件来限制新保单下的持续索赔的覆盖范围。
- C) 现有保险公司可随时取消。
- D) 必须继续涵盖现有保险范围内开始的所有持续索赔。

正确的答案是 - D.

Explanation:

No-loss/no-gain laws specify that when a policy replaces an existing health insurance policy, the replacing policy must continue to cover all claims that began under existing coverage, regardless of preexisting conditions or waiting periods.

无损/无收益法律规定，当保单取代现有的健康保险保单时，替换保单必须继续涵盖在现有保险范围内开始的所有索赔，无论先前存在的条件或等待时间。

Reference: 17.6 in the License Exam Manual.

Question 4 - #201559

Which of the following statements about health insurance policy replacement is NOT correct?

- A) Replacement regulations do not apply to accident-only policies.
- B) Preexisting conditions may not be excluded under policy replacement regulations.
- C) When a policy is replaced with the same company, it is possible for the insured to receive credit preexisting conditions.
- D) It is rarely in the client's best interest to replace a policy when the client has a preexisting condition, even if the new policy offers greater benefits.

The correct answer was – B

关于健康保险保单更换，以下哪项陈述不正确？

- A) 更换法规不适用于仅事故保单。
- B) 不得排除先前存在的条件的保单更换规定。
- C) 当保单被同一公司取代时，被保险人有可能获得预先存在的信条件。
- D) 即使新保单提供了更大的利益，当客户具有预先存在的条件时，更换保单很少符合客户的最佳利益。

正确答案是 - B

Explanation:

Insurers have the right to exclude preexisting conditions when a policy replacement takes place, but the applicant must be informed. Some insurers will give a credit for time under preexisting conditions when the policy is

replaced within the same insurer. Replacement regulations do not apply to accident-only policies.

保险公司有权在保单更换时排除先前存在的条件，但必须通知申请人。在同一保险公司更换保单时，一些保险公司会根据预先存在的条件给予信贷时间。更换法规不适用于仅事故保单。

Reference: 17.6 in the License Exam Manual.

Question 8 - #201560

Tom is talking to his client about replacing an existing health insurance policy. Which of the following statements about the planned replacement is NOT correct?

- A) Tom's commissions on the replacement policy will be no higher than the renewal commissions on the policy being replaced.
- B) The new policy should put the insured in a position of financial gain.
- C) Tom and his client should carefully review provisions on benefits, limitations, and exclusions.
- D) The new insurer's underwriting requirements should not be greater than those for the existing policy.

The correct answer was – B

汤姆正在与他的客户谈论取代现有的健康保险保单。关于计划更换的以下哪项陈述不正确？

- A) 汤姆关于替换保单的佣金不会高于被替换保单的续约佣金。
- B) 新政策应使被保险人获得经济利益。
- C) 汤姆及其客户应仔细审查有关福利，限制和排除的规定。
- D) 新保险公司的承保要求不应超过现有保单的要求。

正确答案是 - B

Explanation:

Under the no gain/no loss statutes, the new policy must not put the insured in a position of profit in the event of a loss. It is important to review all key policy provisions before the replacement. There are limits on compensation requiring that commissions for the replacement policy not exceed the renewal commissions paid on the policy being replaced.

根据无收益/无损失法规，新保单不得在发生损失时将被保险人置于利润位置。在更换之前审查所有关键保单条款非常重要。补偿方面存在限制，要求替换保单的佣金不超过为被替换保单支付的续约佣金。

Reference: 17.6 in the License Exam Manual.

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: representations.

申请人在人身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。

正确的答案是 - 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。如果保险公司以陈述的方式拒绝索赔，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

关于人寿保险申请的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，则可以接受人身保险申请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) 申请通常是保险政策的一部分。

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。如果该政策附有该申请的副本，则可以接受人寿保险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 24 - #200631

Statements made by an applicant in completing a life insurance application are considered to be:

A) Oaths. B) Representations. C) Warranties. D) Guarantees.

The correct answer was – B

申请人在填写人寿保险申请时所作的陈述被视为:

A) 誓言。 B) 陈述。 C) 保证。 D) 保证。

正确答案是 – B

Explanation:

Statements made that are true and exact in every detail are warranties. Statements made by an applicant for insurance that he or she represents as being substantially true to the best of his or her knowledge and belief, but that are not warranted as exact in every detail, are representations. Even an untrue representation, unless it is material or fraudulent, will not prevent the policyholder from recovering for losses under the policy.

在每个细节上做出的真实和准确的陈述都是保证。申请人为其所代表的保险所作的陈述基本上是出于他或她的知识和信仰，但在每个细节上都没有得到保证，这些陈述是陈述。即使是不真实的代表，除非是重大或欺诈，否则不会阻止投保人根据保单收回的损失。

Reference: 3.5.2.7 in the License Exam Manual.

Question 26 - #200634

Statements that a person makes in an application for life or health insurance are considered to be:

A) Guarantees. B) Representations. C) Endorsements. D) Warranties.

The correct answer was – B

一个人在申请人寿或健康保险时所作的陈述被认为是：

A) 保证。 B) 陈述。 C) 代言。 D) 保证。

正确答案是 – B

Explanation:

All statements in an application for life or health insurance are treated as representations of the person applying for coverage. The applicant must act in good faith when making these representations because the insurer relies on them in determining whether to accept the application for coverage.

申请人寿或健康保险的所有陈述均视为申请保险的人士的陈述。申请人在作出此类陈述时必须善意行事，因为保险公司在决定是否接受保险申请时依赖他们。

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

保证为真的陈述称为：

A) 保证。 B) 禁止反言。 C) 陈述。 D) 豁免。

正确答案是 - A.

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 health 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出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) 陈述保证是真实的。  
B) 如果在重点上的陈述是假的, 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.

Question 63 - #200615

Which of the following statements pertaining to a life insurance contract is CORRECT?

- A) The term "conditional" indicates that the insurer will pay benefits regardless

of a loss.

B) The term "voidable" refers to the fact that under certain circumstances the contract can be voided by one of the parties.

C) The term "unilateral" refers to the legal obligations of the policy owner.

D) The term "adhesion" indicates that a life insurance contract involves no exchange of equivalent values.

The correct answer was – B

以下哪些与人寿保险合同有关的陈述是正确的？

A) “有条件”一词表示保险公司将支付保险金而不管损失。

B) “可撤销”一词是指在某些情况下合同可以由一方当事人作废的事实。

C) “单方面”一词是指政策的法律义务所有者。

D) 术语“附和力”表示人寿保险合同不涉及等值的交换。

正确答案是 – B

A "unilateral contract" in insurance refers to the insurer's legal obligations. "Adhesion" indicates that the contract was drafted by one party (the insurer) and must be accepted or rejected by a second party (the applicant), who cannot bargain with respect to its terms. "Conditional" refers to the fact that the insurer's promise to pay benefits is conditioned on the occurrence of a loss. A "voidable" contract is an agreement that can be voided by one of the parties, if the reason for voiding the contract is acceptable to the court. The term "voidable" contract should not be confused with the term "void" contract, which is simply an agreement without any legal effect.

保险中的“单方合同”是指保险公司的法律义务。“附和”表示合同是由一方（保险公司）起草的，必须由第二方（申请人）接受或拒绝，第二方不能就其条款进行讨价还价。

“有条件”是指保险公司承诺支付发生损失的福利的条件。如果合同无效的理由是法院可以接受的，则“可撤销”合同是一方可以使合同无效的协议。“无效”合同（voidable contract）一词不应与“无效”合同(void contract)一词混淆，后者仅仅是一项没有任何法律效力的协议。

Reference: 3.5.2 in the License Exam Manual.

Question 47 - #200626

The fact that an insurance contract promises to pay benefits contingent on a future uncertainty (such as death or illness) makes it what type of contract?

A) Estoppels. B) Adhesion. C) Conditional. D) Aleatory.

The correct answer was - C

保险合同承诺根据未来的不确定性（例如死亡或疾病）支付福利的事实使得它成为什么类型的合同？

A) 禁止反言。 B) 附和。 C) 有条件的。 D) Aleatory。

正确的答案是 - C.

Explanation:

An insurance contract is conditional in that the insurer's promise to pay benefits is dependent on the occurrence of the risk insured against. If the loss does not materialize, no benefits are paid.

保险合同是有条件的是指保险公司支付保险金的承诺取决于风险的发生。如果没有损失，则不支付任何福利。

Reference: 3.5.2.5 in the License Exam Manual.

Question 55 - #200627

Since the obligations of the insurance company hinge on certain acts of the policy owner, the beneficiary, or both, the insurance contract is termed:

A) conditional. B) Unilateral. C) Bilateral. D) aleatory.

The correct answer was – A

由于保险公司的义务取决于保单持有人，受益人或两者的某些行为，保险合同被称为：

A) 有条件的。 B) 单边。 C) 双边。 D) 随意。

正确答案是 - A.

Explanation:

Insurance is a conditional contract because the obligations of the insurance company hinge on the performance of certain acts by the owner and the beneficiary, such as the payment of premiums and furnishing proof of loss.

保险是有条件的合同，因为保险公司的义务取决于所有者和受益人的某些行为的履行，例如支付保险费和提供损失证明。

Reference: 3.5.2.5 in the License Exam Manual.

Question 6 - #200623

Which of the following is a promise in exchange for an action?

A) A unilateral contract. B) A contract of adhesion. C) An aleatory contract. D) A condition contract.

The correct answer was – A

以下哪项是换取行动的承诺？

A) 单方合同。 B) 附和合同。 C) 随意的合同。 D) 条件合同。

正确答案是 - A.

Explanation:

Insurance contracts are unilateral contracts since only one party-the insurer-makes any kind of enforceable promise. The insurer promises to pay benefits if and when certain events, such as death or disability, occur. The insured's act of paying the premium is given in exchange for this promise. However, the insured is not obligated to make these payments and can let the policy lapse.

保险合同是单边合同，因为只有一方 - 保险公司 - 作出任何形式的可执行承诺。如果发生某些事件，例如死亡或残疾，保险公司承诺支付福利。被保险人支付保险费的行为是为了兑现这一承诺。但是，被保险人没有义务支付这些款项，并且可以让保单失效。

Reference: 3.5.2.4 in the License Exam Manual.

Question 28 - #200624

Which of the following terms indicates that a life insurance contract contains the enforceable promises of only one party?

A) Aleatory. B) Adhesion. C) Conditional. D) Unilateral.

The correct answer was – D

以下哪个条款表明人寿保险合同中只包含一方的可执行承诺？

A) 随意的。 B) 附和。 C) 有条件的。 D) 单边。

正确的答案是 - D.

Explanation:

Insurance contracts are unilateral in that only one party-the insurer-makes any kind of enforceable promise. Insurers promise to pay benefits when a certain event occurs, such as death or disability. The applicant makes no such promise-he or she does not even promise to pay premiums, and the insurer cannot require that they be paid. In contrast, with a bilateral contract, each contracting party makes enforceable promises.

保险合同是单方面的，因为只有一方 - 保险公司 - 作出任何形式的可执行承诺。保险公司承诺在特定事件发生时支付福利，例如死亡或残疾。申请人没有做出这样的承诺 - 他或她甚至不承诺支付保险费，保险公司也不能要求他们支付保险费。相反，通过双边合同，每个缔约方都可以作出可执行的承诺。

Reference: 3.5.2.4 in the License Exam Manual.

Question 42 - #200625

Which of the following legal terms indicates that a life insurance contract contains the enforceable promises of only one party?

A) Adhesion. B) Unilateral. C) Conditional. D) Aleatory.

The correct answer was – B

以下哪个法律条款表明人寿保险合同中只包含一方的可执行承诺？

A) 附和。 B) 单边。 C) 有条件的。 D) Aleatory。

正确答案是 - B

Explanation:

Insurance contracts are unilateral in that only one party-the insurer-makes any kind of enforceable promise. Insurers promise to pay benefits upon the occurrence of a certain event, such as death or disability. The applicant makes no such promise; he does not even promise to pay premiums, and the insurer cannot require that they be paid. Of course, the insurer has the right to cancel the contract if premiums are not paid.

保险合同是单方面的，因为只有一方 - 保险公司 - 作出任何形式的可执行承诺。保险公司承诺在发生特定事件（如死亡或残疾）时支付福利。申请人没有做出这样的承诺；他甚至不承诺支付保险费，保险公司也不能要求他们支付保险费。当然，如果没有支付保费，保险公司有权取消合同。

Reference: 3.5.2.4 in the License Exam Manual.

Question 71 - #200622

With a life insurance contract, which of the contracting parties makes an enforceable promise?

A) Agent. B) Insurer. C) Beneficiary. D) Applicant or owner.

The correct answer was – B

通过人寿保险合同，哪些缔约方可以作出强制执行的承诺？

A) 代理人。 B) 保险公司。 C) 受益人。 D) 申请人或所有人。

正确答案是 - B

Explanation:

A life insurance contract is unilateral in that only one party--the insurer--makes an enforceable promise (the promise to pay the policy's benefit if certain occurrences come to pass or certain conditions are met). The applicant or owner makes no enforceable promise and is not legally required to maintain the contract (by continuing to pay the premiums.) The owner can let the policy lapse at any time. Of course, once the owner stops paying the premiums, the insurer can cancel the policy.

人寿保险合同是单方面的，因为只有一方 - 保险公司 - 作出可执行的承诺（如果某些事件发生或某些条件得到满足，则承诺支付保单的利益）。申请人或所有人不作出可执行的承诺，并且法律上不要求维持合同（通过继续支付保险费。）

所有者可以随时让保单失效。当然，一旦所有者停止支付保费，保险公司可以取消保单。

Reference: 3.5.2.4 in the License Exam Manual.

Question 10 - #200620

An insurance contract is prepared by one party, the insurer, rather than by negotiation between the contracting parties. Which of the following statements explains this characteristic of insurance contracts?

- A) The insurance contract is a contract of adhesion.
- B) The insurance contract is an aleatory contract.
- C) The insurance contract is a conditional contract.
- D) The insurance contract is a unilateral contract.

The correct answer was – A

保险合同由保险公司一方准备，而不是通过缔约方之间的协商。以下哪项陈述解释了保险合同的这一特点？

- A) 保险合同是附和合同。
- B) 保险合同是随意合同。
- C) 保险合同是有条件的合同。
- D) 保险合同是单方合同。

正确答案是 - A.

Explanation:

Insurance contracts are contracts of adhesion, meaning that they are prepared by one party, the insurer. They are not negotiated contracts. In effect, the applicant "adheres" to the terms of the contract when he or she accepts it.

保险合同是附和合同，意味着它们是由保险公司一方准备的。它们不是谈判合同。实际上，申请人在接受合同条款时“遵守”合同条款。

Reference: 3.5.2.3 in the License Exam Manual.

Question 21 - #200621

Since only the insurer prepares the insurance contract, it is called a contract of:

- A) Adhesion. B) Estoppels. C) Condition. D) Unilateral terms.

The correct answer was - A:

由于只有保险公司准备保险合同，因此称为合同：

- A) 附和合同。 B) 禁止反言。 C) 条件。 D) 单方面条款。

正确答案是 - A

Explanation:

Insurance contracts are contracts of adhesion, meaning that they are prepared by one party, the insurer. They are not negotiated contracts. In effect, the applicant adheres to the terms of the contract when he or she accepts it.

保险合同是附和合同，意味着它们是由保险公司一方准备的。它们不是谈判合同。实际上，申请人在接受合同时遵守合同条款。

Reference: 3.5.2.3 in the License Exam Manual.