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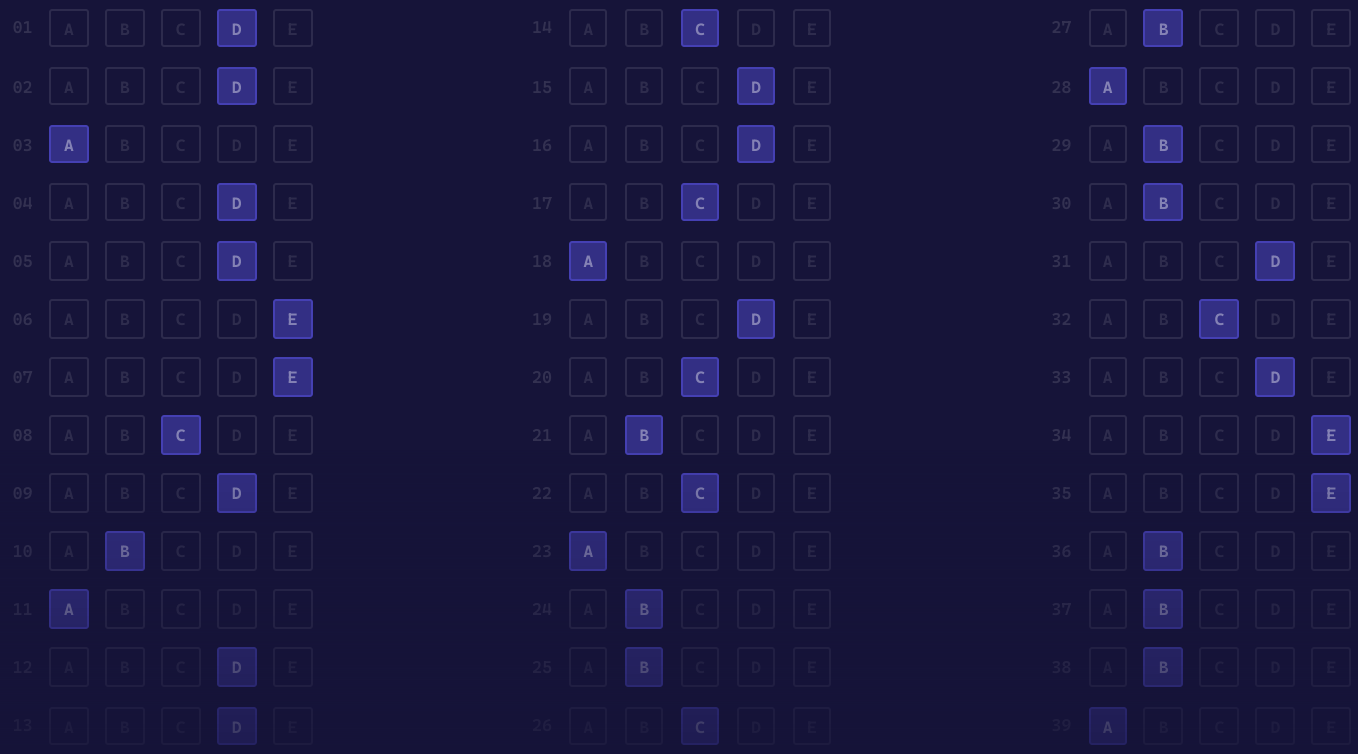

PRACTICE QUESTIONS

Utah Insurance

1725

Consultants Accident and Health Exam

EDITION	QUESTIONS	FORMAT
Demo	9	Limited Edition PDF

WEB www.mometrix.net

SUPPORT support@mometrix.net

Before you begin

What this is

9 practice questions for Utah Insurance `1725`, each with its answer key and an explanation. Answer a question before you read its key — the explanation is worth more once you have committed.

If something looks wrong

Send us three things and we will check it:

- the exam code, `1725`
- the question number
- the email address on your order

Write to **support@mometrix.net**. We reply within one business day.

QUESTION 1 SINGLE CHOICE

Under Utah Insurance Code, an insurance consultant is best defined as a person who, for a fee, does which of the following?

A Sells insurance policies directly to consumers on behalf of an insurer

B Advises clients on insurance matters without selling or soliciting insurance

C Adjusts claims on behalf of an insurance company

D Underwrites new insurance policies for an insurer

ANSWER B

WHY An insurance consultant in Utah is a person who, for a fee, advises clients regarding insurance needs and coverage without selling, soliciting, or negotiating insurance, distinguishing them from a producer.

QUESTION 2 SINGLE CHOICE

A health insurance policy that pays a stated benefit amount regardless of actual medical expenses incurred is best classified as which type of coverage?

A Basic hospital expense insurance

B Major medical expense insurance

C Indemnity (scheduled benefit) insurance

D Managed care coverage

ANSWER C

WHY Indemnity policies pay a fixed, scheduled benefit amount regardless of the actual expense incurred, unlike expense-incurred or managed care plans.

QUESTION 3 SINGLE CHOICE

Under the 'own occupation' definition of total disability, an insured is considered disabled if they are unable to perform which of the following?

A Any occupation for which they are reasonably suited by education, training, or experience

B The substantial and material duties of their own regular occupation

C Any work at all, including part-time work

D Only manual labor tasks regardless of prior occupation

ANSWER B

WHY 'Own occupation' is the most liberal definition, considering the insured disabled if they cannot perform the duties of their own specific occupation, even if they could work in another field.

QUESTION 4 MULTIPLE CHOICE

Which of the following are considered mandatory uniform policy provisions typically required in individual accident and health insurance contracts? (Choose two.)

A Entire contract provision

B Time limit on certain defenses (incontestability) provision

C Change of occupation provision

D Illegal occupation provision

ANSWER A · B

WHY The entire contract provision and the time limit on certain defenses (incontestability) provision are mandatory uniform provisions; change of occupation and illegal occupation are optional provisions.

QUESTION 5 SINGLE CHOICE

A key characteristic that distinguishes group health insurance from individual health insurance is that group coverage typically uses which underwriting approach?

A Individual medical underwriting for each covered member

B Experience or composite underwriting based on the group as a whole

C No underwriting is ever permitted for any group

D Underwriting based solely on the group's geographic location

ANSWER B

WHY Group health insurance is typically underwritten based on the characteristics and experience of the group as a whole rather than individual medical underwriting of each member.

QUESTION 6 SINGLE CHOICE

Which part of Medicare primarily covers physician services, outpatient care, and durable medical equipment?

A Medicare Part A

B Medicare Part B

C Medicare Part C

D Medicare Part D

ANSWER B

WHY Medicare Part B is medical insurance covering physician services, outpatient care, and durable medical equipment, while Part A covers hospital services.

QUESTION 7 SINGLE CHOICE

Under Utah's unfair claims settlement practices provisions, an insurer that regularly fails to acknowledge and act promptly upon communications regarding claims may be found to have committed which type of violation?

A A misrepresentation in advertising

B An unfair claims settlement practice

C A rebating violation

D An unlawful twisting practice

ANSWER B

WHY Failing to promptly acknowledge and act on claim communications is specifically identified as an unfair claims settlement practice under Utah insurance regulations.

QUESTION 8 TRUE FALSE

An elimination period in a disability income policy functions similarly to a deductible, requiring the insured to be disabled for a specified time before benefits begin.

A True

B False

ANSWER A

WHY The elimination period is a waiting period after the onset of disability during which no benefits are paid, functioning like a time deductible.

QUESTION 9 SINGLE CHOICE

In long-term care insurance, benefit eligibility is most commonly triggered by the insured's inability to perform a certain number of which of the following?

A Instrumental activities of daily living (IADLs) only

B Activities of daily living (ADLs)

C Occupational duties

D Cognitive assessment scores only

E None; benefits are triggered by age alone

ANSWER **B**

WHY Long-term care benefit eligibility is typically triggered when an insured cannot perform a specified number (commonly two) of activities of daily living (ADLs), such as bathing, dressing, and eating.