

Practice PA-Life-Accident-and-Health Exams Free & PA-Life-Accident-and-Health Certification Test Questions

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Life, Accident, and Health Insurance Exam

1. Paul has an existing annuity and is sold a new one, in which the new policy holds no greater financial benefit to him than the existing contract. This is considered a(n)

unnecessary replacement

a. unnecessary replacement

b. deferred annuity

c. illegal transaction

d. immediate annuity

2. Key Person Disability Insurance pays benefits to the

employer

a. employer

b. hospital

c. employee's creditors

d. employee

3. Written notice for a health claim must be given to the insurer ____ days after the occurrence of the loss.

a. 60

b. 10

c. 31

d. 20

4. Jim is applying to become an insurance agent and has a past misdemeanor conviction that was later expunged due to California Penal Code 1203.4. Which of the following statements is correct?

Jim must still disclose the conviction on his insurance license application

a. Jim must still disclose the conviction on his insurance license application

b. Jim is not required to disclose the conviction on his insurance license application

c. Only expunged felonies are required to be reported on an insurance license application

d. Only convictions that have been expunged within the last 3 years need to be reported on an insurance license application

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Insurance Licensing PA-Life-Accident-and-Health Exam Syllabus Topics:

Section	Objectives
Accident and Health Insurance	- Disability and medical expense coverage - Long-term care insurance basics - Health insurance concepts and plans
Pennsylvania Insurance Regulations & Ethics	- State licensing laws and regulations - Unfair trade practices and compliance - Ethical standards and fiduciary duties

Life Insurance	- Beneficiaries and settlements
	- Policy provisions, riders, and options
	- Life insurance policies and types
General Insurance Concepts	- Insurance principles and risk management
	- Policy structure and contract basics

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PA-Life-Accident-and-Health Certification Test Questions, PA-Life-Accident-and-Health New Real Exam

This is the online version of the Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) practice test software. It is also very useful for situations where you have free time to access the internet and study. Our web-based Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) practice exam is your best option to evaluate yourself, overcome mistakes, and pass the Insurance Licensing PA-Life-Accident-and-Health Exam on the first try. You will see the difference in your preparation after going through PA-Life-Accident-and-Health practice exams.

Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q29-Q34):

NEW QUESTION # 29

What is the tax penalty for an early withdrawal of a qualified plan?

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

Answer: C

Explanation:

Under Pennsylvania Life, Accident, and Health Insurance study materials, the tax penalty for an early withdrawal from a qualified retirement plan is 10% of the amount withdrawn. An early withdrawal is defined as a distribution taken before age 59½, unless a specific exception applies. This penalty is imposed in addition to ordinary income tax owed on the withdrawn amount.

Qualified plans include employer-sponsored retirement arrangements such as 401(k) plans, 403(b) plans, and certain pension plans, as well as Traditional IRAs when referenced in Pennsylvania insurance licensing curricula. The 10% penalty is designed to discourage the premature use of retirement funds and preserve long-term retirement security.

Pennsylvania-approved insurance education materials also outline several exceptions to the penalty, including death, disability, substantially equal periodic payments, certain medical expenses, and qualified domestic relations orders. However, unless an exception applies, the standard penalty remains 10%.

The other answer choices-15%, 20%, and 25%-are not recognized penalties under Pennsylvania or federal qualified plan rules and do not appear in approved insurance study guides.

Therefore, the correct and fully verified answer according to Pennsylvania Life, Accident, and Health Insurance regulations is 10%.

NEW QUESTION # 30

In Pennsylvania, the Time Limit on Certain Defenses Provision provides that no statement can be used to deny a claim on an accident and health policy after

- A. 3 years.
- B. 5 years.
- C. 7 years.
- D. 1 year.

Answer: A

Explanation:

In Pennsylvania accident and health insurance policies, the Time Limit on Certain Defenses Provision establishes that after three years from the issue date, no misstatement-except fraudulent misstatements-can be used to deny a claim. This provision protects

insured individuals from claim denial due to innocent application errors once the policy has been in force for the required period. After three years, the insurer may only deny claims based on fraudulent misrepresentations. This rule promotes fairness and contractual certainty while ensuring insurers have sufficient time to investigate application accuracy. The other options are incorrect because Pennsylvania law specifically mandates a three-year period for this protection. Therefore, the correct and verified answer is B. 3 years.

NEW QUESTION # 31

Which type of life insurance policy is characterized by premiums that are fully paid up within a stated period, after which no further premiums are REQUIRED?

- A. Prepaid premium insurance.
- B. Basic installment insurance.
- C. Limited payment insurance.
- D. Lump sum insurance.

Answer: C

Explanation:

A limited payment life insurance policy is characterized by premiums that are paid over a specified period, after which no further premium payments are required, yet coverage continues for the insured's lifetime.

Pennsylvania Life Insurance study guides describe this policy type as a form of permanent insurance, commonly whole life, with accelerated premium payment schedules.

Common examples include 10-pay life, 20-pay life, or policies paid up at age 65. These policies appeal to individuals who want lifetime coverage but prefer to complete premium payments during their working years.

Once the premium-paying period ends, the policy remains fully in force, and the death benefit is guaranteed.

The other options listed are not recognized policy types under Pennsylvania insurance standards. Lump sum insurance is not a formal classification. Basic installment insurance refers to payout methods, not premium structure. Prepaid premium insurance is not a valid life insurance category.

Because limited payment policies explicitly provide for premiums that are fully paid within a stated period, option C is the correct and verified answer.

NEW QUESTION # 32

All of the following statements apply to the child coverage in a family policy EXCEPT

- A. children are covered until reaching a specified age.
- B. child coverage is convertible to whole life coverage.
- C. child coverage is term insurance.
- D. coverage applies only to children born before the policy is issued.

Answer: D

Explanation:

Child coverage in a family policy typically includes all children of the insured, whether born before or after the policy is issued. This coverage is usually term insurance (A), which provides protection for a specified period (B) and can be converted to whole life insurance upon reaching the age limit specified in the policy (C).

NEW QUESTION # 33

The primary income earner of the family earns \$100,000 annually and has 20 years until retirement. Using the Human Life Value Approach, how much coverage is recommended?

- A. \$1,000,000
- B. \$1,100,000
- C. \$2,000,000
- D. \$2,200,000

Answer: C

Explanation:

The Human Life Value (HLV) Approach is a method used in Pennsylvania Life Insurance planning to estimate the amount of life insurance coverage needed based on the insured's future earning capacity. Under this approach, the recommended coverage is calculated by multiplying the individual's annual income by the number of working years remaining until retirement. In this scenario, the primary income earner earns \$100,000 annually and has 20 years remaining until retirement. Using the Human Life Value formula:

$$\$100,000 \times 20 = \$2,000,000$$

Pennsylvania-approved insurance study materials emphasize that this method does not account for inflation, expenses, or investment returns unless specifically adjusted. It provides a straightforward estimate of income replacement needed for dependents.

The other answer choices do not reflect the correct calculation based on the given information.

Therefore, \$2,000,000 is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 34

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