

# Dumps PA-Life-Accident-and-Health Cost, PA-Life-Accident-and-Health Exam Sample Questions



BTW, DOWNLOAD part of PDFDumps PA-Life-Accident-and-Health dumps from Cloud Storage:  
[https://drive.google.com/open?id=1LuQ\\_XMwWiMV6IBKHiVFdsFTapnY92CMp](https://drive.google.com/open?id=1LuQ_XMwWiMV6IBKHiVFdsFTapnY92CMp)

Time talks. The passing rate for PDFDumps PA-Life-Accident-and-Health download free dumps is really high. Our users do not worry about tests with our products. There was one big piece missing from the puzzle. As exams are very difficult and low passing rate, it will be useless if you do not purchase valid dumps. Insurance Licensing PA-Life-Accident-and-Health Exam Learning materials make you half the work double the things. Once you pass exam you will obtain a satisfied jobs as you desire.

I would like to find a different job, because I am tired of my job and present life. Do you have that idea? How to get a better job? Are you interested in IT industry? Do you want to prove yourself through IT? If you want to work in the IT field, it is essential to register IT certification exam and get the certificate. The main thing for you is to take IT certification exam that is accepted commonly which will help you to open a new journey. And you must be familiar with Insurance Licensing PA-Life-Accident-and-Health Certification test. To obtain the certificate will help you to find a better job. What? Do you have no confidence to take the exam? It doesn't matter that you can use our PDFDumps dumps.

>> Dumps PA-Life-Accident-and-Health Cost <<

## Free PDF Insurance Licensing - PA-Life-Accident-and-Health - Pennsylvania Life, Accident and Health Exam Useful Dumps Cost

Most people are nervous and anxious to take part in the PA-Life-Accident-and-Health exam for the first time. Then it is easy for them to make mistakes. So it is important to get familiar with the real test environment. Also, the real test environment of the PA-Life-Accident-and-Health Study Materials can help you control time. After all, you must submit your practice in limited time in PA-Life-Accident-and-Health practice materials. Trust in our PA-Life-Accident-and-Health training guide, and you will get success for sure.

## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q126-Q131):

### NEW QUESTION # 126

Returning part of the commission or giving anything of value to the insured for purchasing a policy is

- A. rebating.
- B. refunding.
- C. coercion.

- D. twisting.

**Answer: A**

Explanation:

In Pennsylvania insurance law, rebating is the illegal practice of returning part of an agent's commission or providing anything of value to an insured as an inducement to purchase an insurance policy. Pennsylvania Life, Accident, and Health Insurance regulations strictly prohibit rebating to ensure fair competition and prevent unfair discrimination among policyholders.

Examples of rebating include offering cash, gift cards, premium refunds, or special favors not specified in the policy. Even if the insured requests or accepts the incentive, the act remains unlawful. The prohibition applies regardless of whether the rebate is monetary or non-monetary.

The other options are incorrect. Coercion involves forcing a person to buy insurance. Twisting refers to inducing a policyholder to replace an existing policy through misrepresentation. Refunding involves returning unearned premiums in accordance with policy terms, which is legal.

Therefore, returning part of the commission or giving anything of value for purchasing a policy is correctly identified as rebating under Pennsylvania insurance laws.

#### NEW QUESTION # 127

For the insured, what changes are made to both coverage and premiums under the Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage in comparison to the original group coverage?

- A. Out-of-pocket expenses increase, while coverage decreases.
- **B. Coverage remains the same, while premiums increase.**
- C. Out-of-pocket expenses remain the same, while coverage decreases.
- D. Coverage and premium expenses remain the same.

**Answer: B**

Explanation:

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), insured individuals who lose group health coverage due to certain qualifying events are allowed to continue the same group coverage for a limited period. Pennsylvania Life and Health Insurance education materials emphasize that COBRA continuation coverage must be identical to the coverage provided under the original group health plan.

While coverage remains unchanged, the cost to the insured increases significantly. Under COBRA, the insured may be required to pay up to 102% of the total premium, which includes both the employee and employer portions plus an administrative fee. This represents a substantial increase compared to the employee's prior contribution under the employer-sponsored plan.

COBRA does not reduce benefits or alter out-of-pocket expenses related to deductibles or copayments. The only change is the shift in premium responsibility from employer-supported coverage to full premium payment by the insured.

Therefore, the correct and verified answer is option C: coverage remains the same, while premiums increase.

#### NEW QUESTION # 128

An applicant purchases a life insurance policy to avoid the forced sale of assets upon his death. What is this action called?

- A. Capital retention.
- B. Capital liquidation.
- C. Buy-sell funding.
- **D. Estate conservation.**

**Answer: D**

Explanation:

Estate conservation refers to the use of life insurance to preserve an estate's value by providing liquidity at death. In Pennsylvania insurance education, this concept is emphasized as a key personal and business use of life insurance. When an insured purchases life insurance to avoid the forced sale of assets—such as real estate, a business, or investments—the goal is to ensure that estate taxes, debts, and expenses can be paid without liquidating valuable property.

Life insurance proceeds provide immediate cash to heirs or the estate, allowing assets to be retained rather than sold under unfavorable conditions. This strategy is commonly used in estate planning to protect family wealth and business continuity.

The other options are incorrect. Buy-sell funding relates to business ownership transfers. Capital retention is not the correct planning term. Capital liquidation refers to selling assets, which is the opposite of the stated goal. Therefore, the correct and verified answer

under Pennsylvania Life Insurance principles is B. Estate conservation.

### NEW QUESTION # 129

If an insured policyowner has a catastrophic or life threatening illness, how much money is the policyowner entitled to get from his or her viatical settlement provider?

- A. one and a half times the face value of the life Insurance policy
- B. less than the face value of the life insurance policy
- C. the face value of the life insurance policy
- D. one and one eighth times the face value of the life insurance policy

**Answer: B**

Explanation:

In Pennsylvania, viatical settlement regulations allow a life insurance policyowner who has a catastrophic or life-threatening illness to sell their policy to a viatical settlement provider in exchange for an immediate lump-sum payment. Pennsylvania insurance study materials explain that the amount received is less than the face value of the policy.

The reduced payout reflects several factors, including the provider's assumption of future premium payments, administrative costs, and expected return on investment. The viatical settlement provider becomes the policy beneficiary and collects the full death benefit upon the insured's death.

Options A and B are incorrect because viatical settlements never exceed the face value of the policy. Option D is incorrect because receiving the full face value would eliminate any incentive for the provider.

Therefore, under Pennsylvania Life Insurance rules, the policyowner is entitled to receive less than the face value of the life insurance policy, making option C the correct answer.

### NEW QUESTION # 130

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. license revocation.
- B. fines.
- C. order to cease and desist
- D. incarceration.

**Answer: D**

Explanation:

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences.

Understanding this distinction is essential for producer compliance and exam success.

Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

### NEW QUESTION # 131

.....

Unlike other question banks that are available on the market, our PA-Life-Accident-and-Health guide dumps specially proposed different versions to allow you to learn not only on paper, but also to use mobile phones to learn. This greatly improves the students' availability of fragmented time. You can choose the version of PA-Life-Accident-and-Health Learning Materials according to your interests and habits. And if you buy all of the three versions, the price is quite preferential and you can enjoy all of the PA-Life-Accident-and-Health study experiences.

**PA-Life-Accident-and-Health Exam Sample Questions:** <https://www.pdf.dumps.com/PA-Life-Accident-and-Health-valid-exam.html>



myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
bbs.netcnnet.net, palangshim.com, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, Disposable vapes

2026 Latest PDFDumps PA-Life-Accident-and-Health PDF Dumps and PA-Life-Accident-and-Health Exam Engine Free Share:  
[https://drive.google.com/open?id=1LuQ\\_XMwWiMV6IBKhiVFdsFTapnY92CMp](https://drive.google.com/open?id=1LuQ_XMwWiMV6IBKhiVFdsFTapnY92CMp)