

# PA-Life-Accident-and-Health training materials: Pennsylvania Life, Accident and Health Exam & PA-Life-Accident-and-Health guide torrent & Insurance Licensing PA-Life-Accident-and-Health quiz

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## PA Life, Accident, & Health Insurance Exam Questions and their correct answers

Insurance - **(Answer)** defined as the transfer of PURE risk to the insurance company in consideration for a premium.

Risk is defined as the - **(Answer)** chance of loss.

Speculative risk - **(Answer)** has the possibility for gain or loss and is not insurable.

The chance of loss without any chance of gain is called - **(Answer)** pure risk

A condition that could result in a loss is known as an - **(Answer)** exposure

The presence of a physical hazard - **(Answer)** increases the chance of a loss occurring.

A hazard is something that increases - **(Answer)** the chance of loss.

A peril is - **(Answer)** defined as a cause of loss, such as fire.

To be insurable, - **(Answer)** losses must be calculable.

The law of large numbers applies to - **(Answer)** groups of people, not to individuals.

The law of large numbers - **(Answer)** allows insurers to predict claims more accurately.

The more people in the group, - **(Answer)** the more accurate the predictions are.

Insurance laws are not required - **(Answer)** to be uniform from one state to another.

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### Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q149-Q154):

#### NEW QUESTION # 149

Which is NOT subject to exclusion from coverage under long-term care (LTC) policies?

- A. self-inflicted injuries
- B. organically-based mental illness (e.g., senile dementia)
- C. chemical or alcohol dependency
- D. injuries from War

**Answer: B**

Explanation:

Under Pennsylvania Long-Term Care (LTC) Insurance regulations, organically-based mental illnesses, such as senile dementia or Alzheimer's disease, are not subject to exclusion from coverage. Pennsylvania-approved LTC policies must provide benefits for cognitive impairments that arise from organic or physical causes, recognizing these conditions as legitimate medical illnesses requiring long-term care services.

In contrast, LTC policies may exclude coverage for injuries resulting from war, self-inflicted injuries, and chemical or alcohol dependency. These exclusions are clearly permitted under Pennsylvania insurance statutes and are consistently highlighted in LTC policy provisions and licensing study guides. Substance abuse and self-harm are considered behavioral or intentional risks and may be excluded unless required otherwise by law.

Organically-based mental illnesses differ significantly because they involve degenerative brain conditions rather than voluntary behavior. Pennsylvania regulations require LTC policies to address cognitive impairment as a qualifying trigger for benefits, including supervision needs. As a result, organically-based mental illness cannot be excluded and is the correct and verified answer.

#### NEW QUESTION # 150

Which term describes an insurer operating in the state in which it is incorporated?

- A. domestic
- B. participating
- C. resident
- D. foreign

**Answer: A**

Explanation:

In Pennsylvania insurance terminology, an insurer operating in the same state in which it is incorporated is classified as a domestic insurer. Pennsylvania Life, Accident, and Health Insurance study materials clearly define insurer classifications based on the location of incorporation and authorization to do business. A domestic insurer is formed under the laws of Pennsylvania and conducts business within Pennsylvania.

A foreign insurer is incorporated in another state but authorized to operate in Pennsylvania. An alien insurer (not listed as an option) would be incorporated outside the United States. The terms "participating" and "resident" do not describe an insurer's legal status or place of incorporation. Participating refers to a policy that may pay dividends, while resident is a term used for individuals, not insurance companies.

Understanding insurer classifications is essential for licensing exams and regulatory compliance in Pennsylvania. Since the insurer operates in its state of incorporation, the correct and verified answer is domestic.

#### NEW QUESTION # 151

Which of the following policies generally does NOT have a cash value?

- A. variable life
- B. endowment
- **C. term**
- D. straight life

**Answer: C**

Explanation:

Under Pennsylvania Life Insurance classifications, term life insurance is the only policy type listed that does not accumulate cash value. Term insurance provides pure death protection for a specified period, such as 10, 20, or 30 years. If the insured dies during the term, the death benefit is paid; if the insured survives the term, coverage expires with no residual value.

The other policy types listed all include a cash value component. Endowment policies accumulate cash value and mature at a specified age or term. Variable life insurance builds cash value that fluctuates based on investment performance. Straight life insurance, also known as whole life, accumulates guaranteed cash value over time.

Pennsylvania insurance study guides emphasize that term life is typically the most affordable option due to the absence of savings or investment features. Because there is no cash accumulation, premiums are lower compared to permanent policies.

Therefore, the policy that generally does not have a cash value is term life insurance, making option D the correct answer.

#### **NEW QUESTION # 152**

Which is NOT a characteristic of a major medical expense policy?

- **A. Elimination periods**
- B. Stop loss limits
- C. Coinsurance
- D. Deductibles

**Answer: A**

Explanation:

A major medical expense policy under Pennsylvania Accident and Health Insurance guidelines is designed to provide broad coverage for catastrophic medical costs. These policies are characterized by several standard features, including deductibles, coinsurance, and stop-loss limits.

Deductibles require the insured to pay a specified amount before coverage begins. Coinsurance requires the insured to share a percentage of covered expenses after the deductible is met. Stop-loss limits protect the insured by capping out-of-pocket expenses, after which the insurer pays 100% of covered costs.

An elimination period, however, is not a feature of major medical insurance. Elimination periods apply primarily to disability income policies, where benefits begin only after a waiting period following the onset of disability. Medical expense policies pay based on incurred expenses rather than elapsed time.

Because elimination periods do not apply to major medical expense coverage, option C is the correct and verified answer under Pennsylvania insurance documentation.

#### **NEW QUESTION # 153**

Which of the following is a common exclusion from coverages found in accident and health policies?

- A. Flu and pneumonia shots.
- B. Coordination of benefits.
- C. Emergency room coverages.
- **D. Self-inflicted injuries.**

**Answer: D**

Explanation:

Accident and Health insurance policies issued in Pennsylvania contain standard exclusions intended to prevent coverage for losses that are intentional or not accidental in nature. One of the most common and clearly defined exclusions is self-inflicted injuries.

Pennsylvania-approved policy provisions specify that injuries or losses caused intentionally by the insured are excluded from coverage, whether the act was committed while the insured was sane or insane, unless the policy explicitly provides otherwise.

This exclusion exists to reduce moral hazard and ensure that insurance remains a mechanism for protection against unforeseen events.

rather than intentional harm. Accident and Health insurance is designed to cover accidental injuries and sickness, not losses resulting from deliberate actions.

The remaining answer choices do not represent exclusions. Emergency room services are typically covered subject to deductibles or copayments. Flu and pneumonia shots may be covered as preventive services.

Coordination of benefits is a claims-handling provision used when more than one policy applies. Therefore, self-inflicted injuries is the correct and verified answer under Pennsylvania Accident and Health Insurance guidelines.

## NEW QUESTION # 154

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