

# Reliable PA-Life-Accident-and-Health Real Exam | PA-Life-Accident-and-Health Valid Exam Question

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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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expanding your exposure within a few-day times. This Pennsylvania Insurance Licensing (PAIN) brain dumps exam testing tool introduces you not only with the actual exam paper formation but also allows you to master various significant segments of the PA-Life-Accident-and-Health syllabus.

## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q75-Q80):

### NEW QUESTION # 75

Which activity does NOT require an insurance producer's license?

- A. Underwriting
- B. Selling
- C. Soliciting
- D. Negotiating

**Answer: A**

Explanation:

Under Pennsylvania insurance law, a producer's license is required to sell, solicit, or negotiate insurance.

Underwriting, however, does not require a producer license because it is an internal insurer function.

Underwriters evaluate risk, review applications, and determine insurability based on established guidelines and actuarial standards. Pennsylvania insurance study guides explain that underwriting decisions are made by insurance company employees or authorized personnel, not licensed producers acting in a sales capacity. Selling, negotiating, and soliciting insurance directly involve consumer interaction and require licensure to protect the public.

Therefore, underwriting is the only activity listed that does not require an insurance producer's license.

### NEW QUESTION # 76

A document that specifies the most important provisions of a purchased policy is known as a

- A. buyer's guide.
- B. underwriter's report.
- C. conditional receipt.
- D. policy summary.

**Answer: D**

Explanation:

A policy summary is a document required under Pennsylvania Life Insurance disclosure rules that outlines the most important provisions of a purchased policy. It provides a clear, concise overview of coverage details, including the face amount, premium schedule, cash values, dividends (if any), riders, and policy features.

Pennsylvania insurance study guides emphasize that the policy summary helps consumers understand their policy without needing to interpret the full contract language. It is typically delivered at or before policy delivery and serves as a key consumer protection tool. The other options are incorrect. An underwriter's report is an internal insurer document used for risk evaluation. A buyer's guide provides general information about insurance types, not policy-specific details. A conditional receipt provides temporary coverage under certain conditions while an application is pending.

Therefore, the document that specifies the most important provisions of a purchased policy is the policy summary, making option A the correct and verified answer.

### NEW QUESTION # 77

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

**Answer: A**

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 # 78

Which of the following is a branch of dentistry dealing with diseases of the supporting structures of the teeth?

- A. Endodontics
- B. Prosthodontics
- C. Periodontics
- D. Orthodontics

**Answer: C**

Explanation:

In Pennsylvania Health Insurance and dental coverage classifications, periodontics is the branch of dentistry that deals with diseases of the supporting structures of the teeth, including the gums, periodontal ligament, and alveolar bone. This specialty focuses on the prevention, diagnosis, and treatment of gum disease and conditions that affect tooth support.

Pennsylvania insurance study materials categorize dental services by specialty to determine benefit coverage, limitations, and exclusions. Periodontal treatments may include scaling, root planing, gum surgery, and treatment of advanced periodontal disease. These services are often subject to waiting periods or benefit limitations under dental insurance plans.

The other options are incorrect based on dental specialty definitions. Prosthodontics involves crowns, bridges, and dentures.

Orthodontics focuses on tooth alignment and bite correction, such as braces. Endodontics deals with diseases of the dental pulp and root canal therapy.

Because periodontics specifically addresses the supporting structures of the teeth, it is the correct answer under Pennsylvania Accident and Health Insurance educational materials.

### NEW QUESTION # 79

An illness or disease which is first diagnosed and treated while the policy is in force is considered

- A. an exclusion.
- B. a preexisting condition.
- C. an accidental injury.
- D. a sickness.

**Answer: D**

Explanation:

In Pennsylvania Accident and Health Insurance policies, an illness or disease that is first diagnosed and treated while the policy is in force is defined as a sickness. This definition is standard across Pennsylvania-approved policy forms and licensing study materials. A sickness must originate while the policy is active and not result from an excluded cause to be eligible for coverage.

A preexisting condition refers to an illness or disease that existed or was treated before the policy's effective date, even if symptoms were not fully apparent. Accidental injury involves bodily harm caused by accidental means and is distinct from illness. An exclusion is a policy provision that eliminates coverage for specific conditions or events.

Pennsylvania insurance education materials stress the importance of timing in determining whether a condition qualifies as a sickness or a preexisting condition. Since the illness was first diagnosed and treated during the policy period, it is considered a sickness, making option A the correct and verified answer.

## NEW QUESTION # 80

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The test software used in our products is a perfect match for Windows' PA-Life-Accident-and-Health learning material, which enables you to enjoy the best learning style on your computer. Our PA-Life-Accident-and-Health certification guide also use the latest science and technology to meet the new requirements of authoritative research material network learning. Unlike the traditional way of learning, the great benefit of our PA-Life-Accident-and-Health learning material is that when the user finishes the exercise, he can get feedback in the fastest time. So, users can flexibly adjust their learning plans according to their learning schedule. We hope that our new design of Pennsylvania Insurance Licensing (PAIN) test questions will make the user's learning more interesting and colorful.

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He is also adjunct professor of leadership at the Aarhus PA-Life-Accident-and-Health School of Business, Teaches students the modern approach to data structures, Click the Security Tab, PA-Life-Accident-and-Health Valid Test Cram contains the best valid and comprehensive Brain Dump PA-Life-Accident-and-Health Free knowledge points, with which you can easy grasp the key point and know the methods to solve the problem.

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