

# PA-Life-Accident-and-Health試験関連情報 & PA-Life-Accident-and-Health予想試験

## PA LIFE, ACCIDENT, & HEALTH INSURANCE EXAM WITH UPGRADED QUESTIONS AND ANSWERS 2025/2026

Insurance - CORRECT ANSWERS -defined as the transfer of PURE risk to the insurance company in consideration for a premium.

The chance of loss without any chance of gain is called - CORRECT ANSWERS -pure risk

Speculative risk - CORRECT ANSWERS -has the possibility for gain or loss and is not insurable.

Risk is defined as the - CORRECT ANSWERS -chance of loss.

A condition that could result in a loss is known as an - CORRECT ANSWERS -exposure

A hazard is something that increases - CORRECT ANSWERS -the chance of loss.

The presence of a physical hazard - CORRECT ANSWERS -increases the chance of a loss occurring.

A peril is - CORRECT ANSWERS -defined as a cause of loss, such as fire.

To be insurable, - CORRECT ANSWERS -losses must be calculable.

The law of large numbers - CORRECT ANSWERS -allows insurers to predict claims more accurately.

P.S. Tech4ExamがGoogle Driveで共有している無料かつ新しいPA-Life-Accident-and-Healthダンプ：[https://drive.google.com/open?id=1riL\\_ZsfmT0h7rgv4LCz9UHcf3ADxaDoq](https://drive.google.com/open?id=1riL_ZsfmT0h7rgv4LCz9UHcf3ADxaDoq)

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>> PA-Life-Accident-and-Health試験関連情報 <<

## PA-Life-Accident-and-Health予想試験、PA-Life-Accident-and-Health基礎訓練

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## Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q86-Q91):

### 質問 # 86

Within how many days does the free-look provision allow the insured the right to return a long-term care policy for full premium?

- A. 0
- B. 1
- C. 2
- D. 3

正解: C

解説:

Pennsylvania Long-Term Care (LTC) Insurance regulations require a 30-day free-look period, allowing the insured to return the policy for a full refund of any premium paid. This provision begins on the date the policy is delivered and provides consumers sufficient time to review coverage terms, benefits, limitations, and exclusions.

Pennsylvania-approved LTC study guides emphasize that the extended free-look period reflects the complexity and long-term financial commitment associated with long-term care insurance. If the policy is returned within the 30-day period, it is treated as though it was never issued, and no coverage remains in force.

The shorter free-look periods listed in the other answer choices-5, 10, or 15 days-do not apply to long-term care policies in Pennsylvania. Therefore, 30 days is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

### 質問 # 87

In Pennsylvania, the insurer is liable for a claim under a health insurance policy if the insured is injured while

- A. committing an illegal act
- B. engaged in an illegal occupation.
- C. under the influence of prescribed medication.
- D. intoxicated.

正解: C

解説:

Under Pennsylvania Accident and Health Insurance provisions, insurers are generally liable for claims unless a specific exclusion applies. Standard policy exclusions typically deny coverage for injuries sustained while committing illegal acts, engaging in illegal occupations, or while intoxicated, when such exclusions are clearly stated in the policy. However, injuries sustained while the insured is under the influence of prescribed medication are not excluded, provided the medication was taken as directed by a licensed physician.

Pennsylvania-approved health insurance study materials emphasize that lawful medical treatment does not void coverage. Therefore, insurers remain liable for claims arising from injuries under these circumstances.

Options A, B, and D involve situations commonly excluded by policy language and Pennsylvania insurance regulations.

### 質問 # 88

Which service can NOT be provided in the patient's home through a home health care policy?

- A. housekeeping assistance
- B. meal preparation
- C. nursing care
- D. banking assistance

正解: D

解説:

Pennsylvania Health Insurance study materials define home health care policies as insurance coverage that provides certain medical and supportive services in the insured's home when hospitalization or skilled care is required. Covered services typically include skilled nursing care, housekeeping assistance, and meal preparation, provided they are part of a prescribed care plan and medically necessary.

Home health care benefits are intended to assist with health-related daily living activities and recovery.

Housekeeping and meal preparation are often limited to light duties directly related to the insured's medical condition, such as maintaining a clean environment or preparing meals according to dietary needs.

Banking assistance, however, is not considered a medical or health-related service and falls outside the scope of home health care coverage. Financial or personal business services are unrelated to medical treatment and are therefore excluded under Pennsylvania health insurance standards.

For this reason, the service that cannot be provided through a home health care policy is banking assistance, making option B the correct and verified answer.

### 質問 # 89

To receive proceeds from a death benefit a minor

- **A. must have an appointed guardian.**
- B. must be at least 16 years old.
- C. can only be named as a contingent beneficiary.
- D. must be related to the insured.

正解: A

解説:

In Pennsylvania, a minor may legally be named as a beneficiary of a life insurance policy; however, a minor cannot directly receive or control death benefit proceeds due to legal incapacity. Pennsylvania Life Insurance regulations require that a court-appointed guardian or trustee receive and manage the proceeds on behalf of the minor.

Pennsylvania insurance study guides emphasize that insurers are prohibited from paying death benefits directly to minors. Instead, proceeds must be paid to a legally authorized representative, such as a guardian of the estate, or to a trust established for the minor's benefit. This safeguard ensures that funds are properly managed until the minor reaches the age of majority.

The other answer choices are incorrect because a minor does not need to be related to the insured, may be named as a primary beneficiary, and is not required to meet any minimum age within minority status. Legal capacity—not age or relationship—is the determining factor.

Therefore, according to Pennsylvania Life Insurance laws and approved licensing materials, a minor must have an appointed guardian to receive death benefit proceeds.

### 質問 # 90

Which type of policy contains both a minimum and target premium?

- **A. universal life**
- B. graded premium life
- C. adjustable life
- D. whole life

正解: A

解説:

Under Pennsylvania Life Insurance principles, universal life insurance policies are characterized by flexible premiums and adjustable death benefits. These policies contain both a minimum premium and a target premium. The minimum premium is the least amount required to keep the policy in force based on current assumptions, while the target premium is the recommended amount that will adequately fund the policy and maintain coverage as intended.

Universal life allows policyowners to vary premium payments within contract limits. Paying only the minimum premium may cause cash values to erode, while paying the target premium helps build sufficient cash value to support long-term coverage. This dual-premium structure is unique to universal life and is emphasized in Pennsylvania insurance licensing materials.

Whole life, graded premium life, and adjustable life policies do not operate with a minimum and target premium structure. Therefore, the correct and verified answer is C. universal life.

## 質問 #91

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**PA-Life-Accident-and-Health予想試験:** <https://www.tech4exam.com/PA-Life-Accident-and-Health-pass-shiken.html>

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