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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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>> PA-Life-Accident-and-Health최고덤프 <<

PA-Life-Accident-and-Health최고덤프 덤프자료로 Pennsylvania Life, Accident and Health Exam 시험패스가능

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최신 Pennsylvania Insurance Licencing (PAIN) PA-Life-Accident-and-Health 무료샘플문제 (Q51-Q56):

질문 # 51

Medicare Part B insurance is partially funded by

- A. user premiums.
- B. Social Security taxes.
- C. employer contributions.
- D. employment taxes.

정답: A

설명:

Medicare Part B insurance, which provides coverage for physician services, outpatient care, preventive services, and certain medical supplies, is partially funded by user premiums. Under Pennsylvania Life and Health Insurance study materials, Medicare Part B is classified as a voluntary program, meaning eligible individuals must enroll and pay a monthly premium to receive benefits. These premiums are typically deducted from the beneficiary's Social Security benefits.

Unlike Medicare Part A, which is primarily funded through employment and Social Security payroll taxes, Part B relies heavily on beneficiary contributions along with general federal revenues. Pennsylvania licensing guides emphasize this distinction because it is frequently tested on state and national insurance exams.

Employer contributions do not fund Medicare Part B, and while Social Security taxes support Part A, they are not the funding source for Part B.

Therefore, the accurate and verified answer is user premiums, making option B correct.

질문 # 52

A group health insurance Certificate of Coverage is

- A. issued in lieu of a policy.
- B. given to the employee as proof of coverage.
- C. issued to the policyowner as proof of coverage.
- D. only provided to an employer

정답: B

설명:

In Pennsylvania group health insurance plans, a Certificate of Coverage is issued to each insured employee as proof of coverage.

While the master policy is issued to the employer or group sponsor, individual employees do not receive the full policy. Instead, they are provided with a certificate that summarizes their benefits, coverage limits, exclusions, and policy provisions.

The Certificate of Coverage serves as the employee's evidence of insurance and outlines the rights and responsibilities under the group plan. It ensures that employees clearly understand what benefits they are entitled to and how to access covered services. This requirement is standard in Pennsylvania group health insurance practices and is emphasized in licensing education materials.

Option A is incorrect because the employer receives the master policy, not the certificate. Option B is incorrect because the policyowner in group insurance is the employer, not the employee. Option C is incorrect because the certificate does not replace the policy; it summarizes it. Therefore, the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance rules is D. given to the employee as proof of coverage.

질문 # 53

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

정답: D

설명:

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.

질문 # 54

An insured has a 20-pay life policy with a paid-up dividend option. In this option, the insured may

- A. waive premium payments until the policy has accumulated enough cash values to pay it up for 20 years.
- B. pay up the policy early by using accumulated cash values.
- C. pay up the policy early by using policy dividends.
- D. use policy dividends to reduce the premium after 20 years.

정답: C

설명:

In Pennsylvania life insurance policies, a paid-up dividend option allows the policyowner to use dividends to purchase additional amounts of paid-up life insurance. In the case of a 20-pay life policy, this option can accelerate the policy's paid-up status. Dividends generated by the policy are applied toward purchasing additional paid-up insurance, which increases the policy's cash value and death benefit. Over time, the accumulated paid-up additions may result in the policy being fully paid-up earlier than the scheduled 20-year premium-paying period.

This option does not use accumulated cash values to pay premiums; instead, it relies solely on policy dividends. The waiver of premium described in option C is a separate rider and not related to dividend use.

Option D is incorrect because dividends are not used to reduce premiums after 20 years; the policy is already paid-up at that point. Therefore, under Pennsylvania Life, Accident, and Health Insurance licensing standards, the correct and verified answer is B. pay up the policy early by using policy dividends.

질문 # 55

The accumulated cash value of a whole life insurance policy becomes the

- A. policy loan value upon which the policyowner may borrow.
- B. face amount payable upon the insured's death.
- C. amount used to purchase paid-up additions to the insured's policy.
- D. funds used to offset policy administration and conversion expenses

정답: A

설명:

In Pennsylvania Life Insurance policies, the accumulated cash value of a whole life insurance policy becomes the policy loan value available to the policyowner. As premiums are paid, cash value grows on a tax-deferred basis, creating a reserve that the policyowner may borrow against at any time, subject to policy terms.

Pennsylvania insurance education materials explain that policy loans are secured by the cash value and do not require credit approval or repayment schedules. However, any outstanding loan balance plus interest will reduce the death benefit if not repaid. The cash value itself does not become the face amount payable at death, nor is it primarily used to offset administrative expenses.

While cash value can sometimes be used to purchase paid-up additions, this requires an active election by the policyowner and is not an automatic function. Therefore, the primary and guaranteed function of accumulated cash value is to serve as the policy loan value, making option B the correct and verified answer.

질문 # 56

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