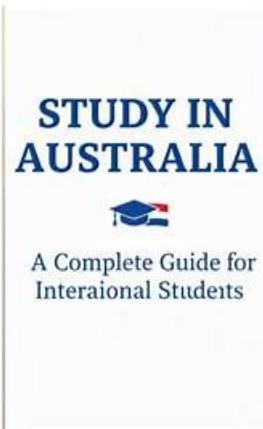
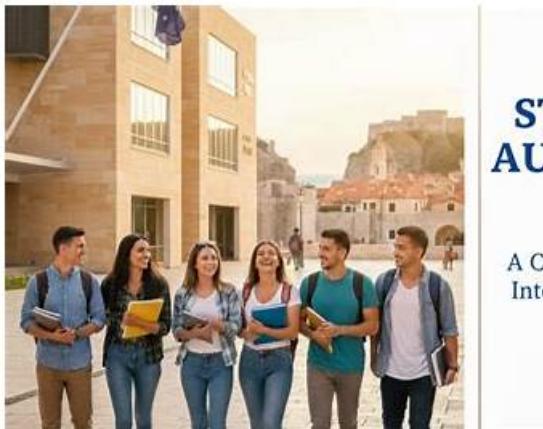


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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q74-Q79):

NEW QUESTION # 74

Which General Policy Provision allows an insurer to adjust policy benefits and/or premium rates if the insured has changed to a more hazardous occupation?

- A. policy assignment provision
- B. modified occupation provision
- C. modified assignment provision

- D. change of occupation provision

Answer: D

Explanation:

The change of occupation provision is a standard general policy provision in Pennsylvania Accident and Health Insurance policies. This provision allows the insurer to adjust benefits or premium rates if the insured changes to a more hazardous occupation after the policy has been issued.

Pennsylvania insurance education materials explain that if the insured moves into a higher-risk occupation, the insurer may reduce benefits to the amount the original premium would have purchased for that occupation. Conversely, if the insured moves to a less hazardous occupation, benefits may increase or premiums may decrease. The other answer choices are not recognized provisions related to occupational risk.

Therefore, the change of occupation provision is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

NEW QUESTION # 75

The main purpose of insurance is to

- A. transfer risk.
- B. avoid risk.
- C. retain risk.
- D. reduce risk.

Answer: A

Explanation:

The primary purpose of insurance, as defined in Pennsylvania Life, Accident, and Health Insurance study guides, is to transfer risk from an individual or business to an insurance company. Insurance does not eliminate risk, nor does it prevent losses from occurring. Instead, it shifts the financial burden of potential losses from the insured to the insurer in exchange for the payment of a premium.

Risk transfer occurs through a legally binding contract known as an insurance policy. The insured pays premiums, and in return, the insurer agrees to assume specified risks and provide financial compensation if a covered loss occurs. This mechanism allows individuals to protect themselves against large, unpredictable financial losses that could otherwise cause severe hardship.

The other options are incorrect under Pennsylvania insurance principles. Insurance does not reduce risk; risk reduction involves safety measures or loss prevention strategies. It does not retain risk, which occurs when an individual chooses to self-insure. Insurance also does not avoid risk entirely, as risk avoidance would require eliminating the activity altogether. Therefore, the fundamental and verified purpose of insurance is the transfer of risk, making option A the correct answer.

NEW QUESTION # 76

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

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

Answer: C

Explanation:

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.

NEW QUESTION # 77

When the Commissioner believes a producer has violated an insurance law, the Commissioner has the authority to:

- A. Increase the producer's continuing education requirement
- B. Terminate the producer's appointment
- **C. Issue a cease and desist order against the producer after a hearing**
- D. Cancel the producer's fiduciary responsibility

Answer: C

Explanation:

When the Pennsylvania Insurance Commissioner believes that a producer has violated insurance laws, the Commissioner has the authority to issue a cease and desist order after a hearing. Pennsylvania insurance statutes grant the Commissioner enforcement powers to prevent ongoing or future violations and protect the public interest.

Pennsylvania-approved licensing materials emphasize that due process is required before enforcement actions are finalized. This includes notice and an opportunity for a hearing. Once a violation is confirmed, the Commissioner may issue orders directing the producer to stop unlawful activities.

The other options are incorrect. The Commissioner cannot cancel fiduciary responsibility, as fiduciary duty is inherent to the producer's role. Terminating a producer's appointment is an insurer's action, not the Commissioner's. Increasing continuing education requirements is not a disciplinary measure authorized under Pennsylvania law. Therefore, issuing a cease and desist order after a hearing is the correct and verified answer.

NEW QUESTION # 78

Which of the following beneficiary designations prohibits the policyowner from making any changes to the policy without the beneficiary's written consent?

- A. primary beneficiary
- B. contingent beneficiary
- **C. irrevocable beneficiary**
- D. revocable beneficiary

Answer: C

Explanation:

Under Pennsylvania Life Insurance regulations, an irrevocable beneficiary designation prevents the policyowner from making any changes to the policy without the beneficiary's written consent. Once named, an irrevocable beneficiary has a vested interest in the policy, meaning their rights cannot be altered unilaterally by the policyowner. This includes changes to beneficiaries, policy loans, assignments, or surrenders.

Pennsylvania-approved life insurance study materials emphasize that the policyowner gives up certain ownership rights when naming an irrevocable beneficiary. This designation is often used in divorce agreements, estate planning, or business arrangements where guaranteed benefits are required. Because of the legal protections involved, written consent from the irrevocable beneficiary is mandatory for any material policy modification.

The other options do not limit policyowner control. A primary beneficiary is simply first in line to receive benefits, while a contingent beneficiary receives benefits only if the primary beneficiary is unavailable. A revocable beneficiary allows the policyowner to make changes freely. Therefore, irrevocable beneficiary is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 79

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