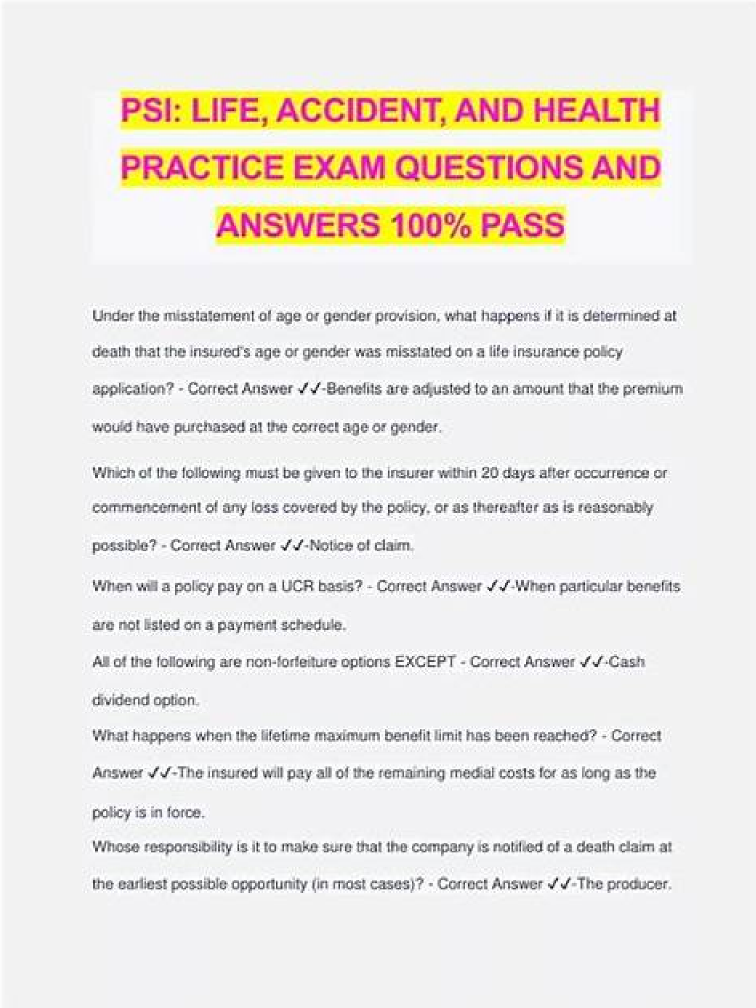
PA-Life-Accident-and-Health Übungsmaterialien - PA-Life-Accident-and-Health Lernressourcen & PA-Life-Accident-and-Health Prüfungsfragen



PSI: LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM QUESTIONS AND ANSWERS 100% PASS

Under the misstatement of age or gender provision, what happens if it is determined at death that the insured's age or gender was misstated on a life insurance policy application? - Correct Answer ✓✓-Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.

Which of the following must be given to the insurer within 20 days after occurrence or commencement of any loss covered by the policy, or as thereafter as is reasonably possible? - Correct Answer ✓✓-Notice of claim.

When will a policy pay on a UCR basis? - Correct Answer ✓✓-When particular benefits are not listed on a payment schedule.

All of the following are non-forfeiture options EXCEPT - Correct Answer ✓✓-Cash dividend option.

What happens when the lifetime maximum benefit limit has been reached? - Correct Answer ✓✓-The insured will pay all of the remaining medial costs for as long as the policy is in force.

Whose responsibility is it to make sure that the company is notified of a death claim at the earliest possible opportunity (in most cases)? - Correct Answer ✓✓-The producer.

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>> PA-Life-Accident-and-Health Zertifikatsfragen <<

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Insurance Licensing Pennsylvania Life, Accident and Health Exam PA-Life-Accident-and-Health Prüfungsfragen mit Lösungen (Q20-Q25):

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

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

Antwort: C

Begründung:
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 isself-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 injuriesis the correct and verified answer under Pennsylvania Accident and Health Insurance guidelines.

21. Frage
In broad terms, the types of support and services generally associated with Long-Term Care policies are provided at which three levels of care?

- A. Home-based, assisted living, and medical care.
- B. Skilled nursing, Intermediate, and custodial care.
- C. Professional, social, and economic care.
- D. Functional, rehabilitational. and medical care.

Antwort: B

Begründung:
Pennsylvania Long-Term Care insurance policies provide benefits across three recognized levels of care:
skilled nursing care, intermediate care, and custodial care. These levels represent increasing degrees of assistance needed by individuals who can no longer perform activities of daily living independently.
Skilled nursing care involves continuous medical supervision provided by licensed nurses and physicians.
Intermediate care requires some medical oversight but not on a continuous basis. Custodial care focuses on non-medical assistance with daily activities such as bathing, dressing, and eating.
These three levels are consistently referenced in Pennsylvania Life, Accident, and Health Insurance licensing materials as the standard framework for long-term care coverage. The other answer choices do not align with Pennsylvania's recognized classification system. Therefore, the correct and verified answer isB. Skilled nursing, Intermediate, and custodial care.

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

- A. Cancel the producer's fiduciary responsibility
- B. Terminate the producer's appointment

- C. Issue a cease and desist order against the producer after a hearing
- D. Increase the producer's continuing education requirement

Antwort: C

Begründung:
When the Pennsylvania Insurance Commissioner believes that a producer has violated insurance laws, the Commissioner has the authority toissue 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 hearingis the correct and verified answer.

23. Frage
The Commissioner may take disciplinary action against a licensee for any of the following reasons EXCEPT:

- A. Being convicted of a summary offense
- B. Violating any insurance law
- C. Making untrue statements in the license application
- D. Committing unfair trade practices

Antwort: A

Begründung:
Under Pennsylvania insurance law, the Insurance Commissioner has broad authority to take disciplinary action against licensees for serious violations related to honesty, competence, and compliance with insurance regulations. Grounds for discipline include committing unfair trade practices, violating insurance laws, and making untrue or misleading statements on a license application. These actions directly impact consumer protection and the integrity of the insurance industry.
However,being convicted of a summary offensealone is generallynot sufficient groundsfor disciplinary action unless it relates directly to insurance activities, fraud, or moral turpitude. Summary offenses are minor violations under Pennsylvania law, such as traffic infractions, and do not typically reflect on a licensee's professional fitness. Pennsylvania-approved insurance education materials clarify that disciplinary actions focus on offenses that demonstrate untrustworthiness or harm to the public. Therefore, option A is the correct exception.

24. Frage
The authority of a producer to act on behalf of the insurer is known as

- A. producer authority.
- B. a principal relationship.
- C. the law of agency.
- D. the presumption of agency.

Antwort: C

Begründung:
Thelaw of agencydefines the legal relationship in which a producer has the authority to act on behalf of an insurer. Under Pennsylvania insurance regulations, the insurer is the principal, and the producer is the agent.
This legal framework establishes the responsibilities, duties, and authority of both parties.
Pennsylvania-approved study guides emphasize that the law of agency governs the producer's actions, including solicitation, application handling, premium collection, and representation of the insurer. Acts performed by the producer within the scope of authority are legally binding on the insurer.
The other options are incorrect or incomplete. A principal relationship describes the parties involved but does not define the authority itself. Producer authority is not a legal doctrine. Presumption of agency refers to an implied authority situation but does not encompass the entire legal framework. Therefore,the law of agencyis the correct and verified answer based on Pennsylvania Life, Accident, and Health Insurance licensing materials.

25. Frage
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