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PSI LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM 2023 NEW latest updated 100% rated pass!!! With 70 + Questions and verified correct answers

1. 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?: Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.
2. 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?: Notice of claim.
3. When will a policy pay on a UCR basis?: When particular benefits are not listed on a payment schedule.
4. All of the following are non-forfeiture options EXCEPT: Cash dividend op-

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q132-Q137):

NEW QUESTION # 132

She has a \$200,000 whole life policy with a \$50,000 cash value. She wishes to borrow \$30,000 for the purchase of a new van. Which of the following is TRUE in this situation?

- A. Whole life policies do not have any loan provisions.
- B. Loans can only be taken for hardship situations.
- C. This type of loan is interest free.
- **D. If the loan is not repaid, the net death will be reduced**

Answer: D

Explanation:

Under Pennsylvania Life Insurance rules, whole life insurance policies allow policyowners to borrow against the cash value of the policy for any purpose, including personal purchases such as a vehicle. In this scenario, the policyowner borrows \$30,000 from a \$50,000 cash value, which is permitted under standard policy loan provisions.

Pennsylvania-approved study materials explain that policy loans are not restricted to hardship situations, are not interest-free, and are a standard feature of whole life policies. Interest accrues on outstanding loan balances, and repayment is optional during the insured's lifetime.

If the loan is not repaid, the outstanding loan balance plus interest is deducted from the death benefit, resulting in a reduced net payout to beneficiaries. Therefore, the original \$200,000 face amount would be decreased by the unpaid loan amount. For these reasons, option D is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 133

In Pennsylvania, when issuing a Medicare Supplement Policy, which form must be delivered to the applicant?

- A. Statement of Good Health
- **B. Outline of Coverage**
- C. Policy Summary
- D. Company Brochure

Answer: B

Explanation:

In Pennsylvania, when issuing a Medicare Supplement (Medigap) policy, insurers are required to deliver an Outline of Coverage to the applicant. This document is mandated under both Pennsylvania insurance regulations and Medicare Supplement standardization rules included in Life, Accident, and Health Insurance study guides. The Outline of Coverage provides a clear, standardized summary of the policy's benefits, limitations, exclusions, and cost-sharing provisions.

The purpose of this requirement is to ensure that applicants can easily compare Medicare Supplement policies and understand how the policy works alongside Medicare. The Outline of Coverage must be provided at the time of application or at policy delivery if the policy is issued without an application. A policy summary and company brochure are not sufficient substitutes, and a statement of good health may be required in certain underwriting situations but is not the mandated disclosure document.

Pennsylvania emphasizes consumer transparency and informed decision-making in Medicare-related products, making the Outline of Coverage a critical compliance requirement. Therefore, option A is the correct answer.

NEW QUESTION # 134

If an insured policyowner has a catastrophic or life threatening illness, how much money is the policyowner entitled to get from his or her viatical settlement provider?

- **A. less than the face value of the life insurance policy**
- B. the face value of the life insurance policy

- C. one and a half times the face value of the life Insurance policy
- D. one and one eighth times the face value of the life insurance policy

Answer: A

Explanation:

In Pennsylvania, viatical settlement regulations allow a life insurance policyowner who has a catastrophic or life-threatening illness to sell their policy to a viatical settlement provider in exchange for an immediate lump-sum payment. Pennsylvania insurance study materials explain that the amount received is less than the face value of the policy.

The reduced payout reflects several factors, including the provider's assumption of future premium payments, administrative costs, and expected return on investment. The viatical settlement provider becomes the policy beneficiary and collects the full death benefit upon the insured's death.

Options A and B are incorrect because viatical settlements never exceed the face value of the policy. Option D is incorrect because receiving the full face value would eliminate any incentive for the provider.

Therefore, under Pennsylvania Life Insurance rules, the policyowner is entitled to receive less than the face value of the life insurance policy, making option C the correct answer.

NEW QUESTION # 135

What is the tax penalty for an early withdrawal of a qualified plan?

- A. 10%
- B. 25%
- C. 15%
- D. 20%

Answer: A

Explanation:

Under Pennsylvania Life, Accident, and Health Insurance study materials, the tax penalty for an early withdrawal from a qualified retirement plan is 10% of the amount withdrawn. An early withdrawal is defined as a distribution taken before age 59½, unless a specific exception applies. This penalty is imposed in addition to ordinary income tax owed on the withdrawn amount.

Qualified plans include employer-sponsored retirement arrangements such as 401(k) plans, 403(b) plans, and certain pension plans, as well as Traditional IRAs when referenced in Pennsylvania insurance licensing curricula. The 10% penalty is designed to discourage the premature use of retirement funds and preserve long-term retirement security.

Pennsylvania-approved insurance education materials also outline several exceptions to the penalty, including death, disability, substantially equal periodic payments, certain medical expenses, and qualified domestic relations orders. However, unless an exception applies, the standard penalty remains 10%.

The other answer choices—15%, 20%, and 25%—are not recognized penalties under Pennsylvania or federal qualified plan rules and do not appear in approved insurance study guides.

Therefore, the correct and fully verified answer according to Pennsylvania Life, Accident, and Health Insurance regulations is 10%.

NEW QUESTION # 136

[I Intentionally withholding information that should be provided to an insurer is known as

- A. twisting
- B. concealment.
- C. estoppel
- D. misrepresentation.

Answer: B

Explanation:

In Pennsylvania Life, Accident, and Health Insurance law, concealment is defined as the intentional withholding of material information that should be disclosed to an insurer during the application process.

Insurance contracts are based on the principle of utmost good faith, meaning both parties are expected to provide complete and accurate information.

Concealment occurs when an applicant knowingly fails to disclose facts that would affect the insurer's underwriting decision, such as medical history, hazardous occupations, or lifestyle risks. Unlike innocent mistakes, concealment involves deliberate omission and can materially affect the insurer's risk assessment.

The other options are incorrect under Pennsylvania insurance definitions. Twisting involves replacing a policy with another through misrepresentation. Estoppel prevents an insurer from denying coverage due to prior actions or statements. Misrepresentation refers to providing false statements, while concealment specifically involves withholding information. If concealment is proven, Pennsylvania law allows the insurer to void the policy or deny claims, even after issuance. Therefore, intentionally withholding information that should be provided to an insurer is correctly identified as concealment.

NEW QUESTION # 137

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