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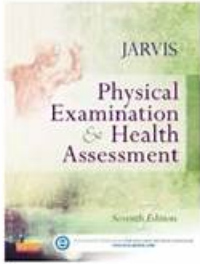


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## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q158-Q163):

### NEW QUESTION # 158

Which of the following represents a reduced paid-up nonforfeiture option?

- A. A full share of expense loading must be included in the premium on the reduced coverage.
- **B. The policy will have a decreased face amount**
- C. Further premiums must be paid on the reduced policy.
- D. The new face amount is the same as the original policy.

**Answer: B**

Explanation:

In Pennsylvania Life Insurance policies, a reduced paid-up nonforfeiture option allows the policyowner to stop paying premiums while maintaining permanent coverage with a reduced face amount. The existing cash value is used to purchase a fully paid-up policy with no future premium requirements.

Under this option, the death benefit is lower than the original policy, but coverage remains in force for the insured's lifetime. This distinguishes it from extended term insurance, which keeps the same face amount but only for a limited period. Pennsylvania-approved study guides emphasize that reduced paid-up insurance eliminates the need for further premiums.

The other answer choices are incorrect. Further premiums are not required, expense loading is not re-applied, and the new face amount is not the same as the original. Therefore, the defining characteristic of reduced paid-up insurance is a decreased face amount, making option B the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

### NEW QUESTION # 159

Which type of life insurance policy is written under a single contract for both spouses in which it is payable upon the first death?

- **A. Joint.**
- B. Survivorship.
- C. Dual capacity.
- D. Spousal.

**Answer: A**

Explanation:

A joint life insurance policy is written under a single contract that insures two spouses and pays the death benefit upon the first death. Pennsylvania Life Insurance study guides distinguish joint life policies from survivorship (second-to-die) policies based on the timing of benefit payment.

Joint life insurance is often used to cover shared financial obligations such as mortgages, business debts, or income replacement needs where funds are required immediately after the first spouse's death. Premiums are typically lower than purchasing two separate individual policies because the insurer spreads the risk over two lives.

The other options are incorrect. Survivorship policies pay upon the second death, not the first. Dual capacity and spousal are not recognized policy classifications under Pennsylvania insurance standards.

Accordingly, under Pennsylvania Life Insurance documentation, the correct answer is joint life insurance.

### NEW QUESTION # 160

What provision allows the insured a period of time in which to review a newly-issued insurance policy and, if dissatisfied for any reason, return it for a full refund of the premium?

- A. probationary period
- B. grace period
- **C. right to examine**
- D. elimination period

**Answer: C**

Explanation:

The right to examine provision, commonly referred to as the free-look period, is a mandatory consumer protection feature in Pennsylvania insurance policies. This provision allows the insured a specific period—typically 10 days for life and health policies—during which they may review a newly issued policy and return it for a full refund of the premium if dissatisfied for any reason. Pennsylvania insurance regulations emphasize transparency and consumer protection, ensuring that policyholders have adequate time to evaluate policy terms, exclusions, riders, and benefits. During the right-to-examine period, the policy is considered issued but not fully accepted. If returned within the allowed timeframe, the policy is voided as if it never existed, and the insurer must refund all premiums paid.

The other options listed are incorrect. A grace period applies to late premium payments, not policy review. A probationary period relates to waiting periods before certain benefits become payable. An elimination period refers to the time between disability onset and benefit payment in disability policies.

Accordingly, under Pennsylvania Life, Accident, and Health Insurance provisions, the right to examine is the correct answer.

#### NEW QUESTION # 161

A contract of indemnity is one in which

- A. both parties are expected to act in complete honesty.
- **B. one party is restored to the same financial position the party was in before the loss occurred.**
- C. one party is obligated to assume the legal liability of another party.
- D. one party must adhere to the agreements written by the other party.

**Answer: B**

Explanation:

Specified disease insurance policies provide coverage for particular diseases listed in the policy. The most common type of specified disease insurance is cancer insurance, which offers financial protection and support specifically for cancer diagnosis and treatment-related expenses. This type of policy helps cover costs not typically covered by standard health insurance, such as experimental treatments, travel, and accommodation during treatment.

#### NEW QUESTION # 162

A violation of the annuity suitability laws may be determined by

- A. an independent agency.
- B. the insurer that issued the annuity.
- **C. a hearing before the Insurance Commissioner.**
- D. the consumer's accountant

**Answer: C**

Explanation:

In Pennsylvania, violations of annuity suitability laws are formally determined through administrative hearings conducted by the Pennsylvania Insurance Department, overseen by the Insurance Commissioner or a designated representative. These hearings evaluate whether annuity recommendations complied with suitability requirements based on the consumer's financial objectives, income, age, liquidity needs, and overall financial situation.

Pennsylvania insurance licensing materials clearly state that while insurers may conduct internal compliance reviews and independent agencies may provide analysis, only the Insurance Commissioner has legal authority to determine statutory violations. A consumer's accountant has no regulatory power in enforcing insurance laws.

Following an investigation, the Insurance Commissioner may impose penalties, require corrective action, or revoke licenses when suitability violations are confirmed. This centralized authority ensures consistent enforcement and protects consumers from inappropriate annuity sales practices.

Therefore, under Pennsylvania Life, Accident, and Health Insurance regulations, a violation of annuity suitability laws may be determined through a hearing before the Insurance Commissioner, making option C the correct and fully verified answer.

#### NEW QUESTION # 163

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