

Examinations Insurance Licensing PA-Life-Accident-and-Health Actual Questions - Reliable PA-Life-Accident-and-Health Test Voucher

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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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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q81-Q86):

NEW QUESTION # 81

Which activity does NOT require an insurance producer's license?

- A. Negotiating
- B. Selling
- C. Underwriting
- D. Soliciting

Answer: C

Explanation:

Under Pennsylvania insurance law, a producer's license is required to sell, solicit, or negotiate insurance.

Underwriting, however, does not require a producer license because it is an internal insurer function.

Underwriters evaluate risk, review applications, and determine insurability based on established guidelines and actuarial standards. Pennsylvania insurance study guides explain that underwriting decisions are made by insurance company employees or authorized personnel, not licensed producers acting in a sales capacity. Selling, negotiating, and soliciting insurance directly involve consumer interaction and require licensure to protect the public.

Therefore, underwriting is the only activity listed that does not require an insurance producer's license.

NEW QUESTION # 82

Which type of policy contains both a minimum and target premium?

- A. universal life
- B. graded premium life
- C. adjustable life
- D. whole life

Answer: A

Explanation:

Under Pennsylvania Life Insurance principles, universal life insurance policies are characterized by flexible premiums and adjustable death benefits. These policies contain both a minimum premium and a target premium. The minimum premium is the least amount required to keep the policy in force based on current assumptions, while the target premium is the recommended amount that will adequately fund the policy and maintain coverage as intended.

Universal life allows policyowners to vary premium payments within contract limits. Paying only the minimum premium may cause cash values to erode, while paying the target premium helps build sufficient cash value to support long-term coverage. This dual-premium structure is unique to universal life and is emphasized in Pennsylvania insurance licensing materials.

Whole life, graded premium life, and adjustable life policies do not operate with a minimum and target premium structure. Therefore, the correct and verified answer is C. universal life.

NEW QUESTION # 83

Which of the following statements BEST describes a disability elimination period?

- A. A time deductible rather than a dollar deductible.
- B. A benefit or utilization period.
- C. A qualifying period.
- D. A dollar deductible rather than a time deductible.

Answer: A

Explanation:

In Pennsylvania Disability Insurance policies, the elimination period refers to the length of time an insured must be disabled before benefits become payable. This period functions as a time-based deductible, rather than a monetary deductible. Common elimination periods include 30, 60, 90, or 180 days.

Pennsylvania insurance study guides emphasize that the elimination period helps control premium costs.

Longer elimination periods result in lower premiums because the insurer assumes less immediate risk. During the elimination period, no benefits are paid, even though the disability has begun.

Option B is partially descriptive but incomplete, as "qualifying period" does not fully explain the deductible nature. Option C is incorrect because elimination periods are not dollar-based. Option D refers to benefit or utilization periods, which describe how long benefits are paid, not when they begin.

Therefore, the best and most accurate description of a disability elimination period is a time deductible rather than a dollar deductible, making option A the correct answer.

NEW QUESTION # 84

I Which of the following documents describes the coverage, conditions, and limitations found in the master policy of a group contract?

- A. consumer brochure
- B. certificate of authority
- C. administrative services agreement
- **D. certificate of coverage and benefits**

Answer: D

Explanation:

In Pennsylvania group insurance contracts, the certificate of coverage and benefits is the document provided to insured group members that summarizes the coverage, conditions, exclusions, and limitations found in the master policy. While the master policy is issued to the group policyholder, such as an employer, individual insureds receive certificates explaining their rights and benefits.

Pennsylvania insurance regulations require insurers to provide certificates to ensure insured individuals understand the scope of coverage, benefit amounts, eligibility requirements, and any applicable limitations or exclusions. The certificate does not replace the master policy but serves as evidence of insurance coverage for each participant.

The other options are incorrect: a consumer brochure is a marketing document, an administrative services agreement governs administrative duties, and a certificate of authority grants an insurer permission to conduct business in the state. Therefore, option C is the correct and verified answer according to Pennsylvania insurance education standards.

NEW QUESTION # 85

Who is usually eligible to enroll in a group health plan?

- A. All employees.
- B. Seasonal Employees.
- **C. Full-time employees.**
- D. Part-time employees.

Answer: C

Explanation:

Under Pennsylvania group health insurance guidelines, full-time employees are usually eligible to enroll in a group health plan. Group health insurance is designed to provide coverage to a defined class of employees who meet specific employment criteria established by the employer and insurer. Pennsylvania insurance study materials emphasize that eligibility requirements must be applied consistently to avoid unfair discrimination.

Full-time employment status is commonly used because it represents a stable and ongoing employment relationship, which helps insurers manage risk and administrative costs. While some employers may choose to offer coverage to part-time or seasonal employees, this is not the standard requirement under group health insurance rules.

Option A and B are incorrect because part-time and seasonal employees are not automatically eligible unless the employer voluntarily extends coverage. Option D is incorrect because not all employees qualify under standard eligibility guidelines.

Therefore, the correct and verified answer is full-time employees.

NEW QUESTION # 86

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