

Valid PA-Life-Accident-and-Health Exam Questions & Exam PA-Life-Accident-and-Health Objectives Pdf

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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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An individual can't have a significant understanding of the subject of the Pennsylvania Life, Accident and Health Exam certification in any event, going before scrutinizing accessible. They don't know anything about how to make sense of the center thoughts, which is a test in the event that they need to approach the subtleties to others concerning the Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam. Thusly, more keen to take help from specialists who have some involvement in the Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam. Insurance Licensing PA-Life-Accident-and-Health Certification Exam concentrate on material which incorporates a rundown of the multitude of points and an outline making sense of the general subject.

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Accident-and-Health Test Tips

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q85-Q90):

NEW QUESTION # 85

Within how many days does the free-look provision allow the insured the right to return a long-term care policy for full premium?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: A

Explanation:

Pennsylvania Long-Term Care (LTC) Insurance regulations require a 30-day free-look period, allowing the insured to return the policy for a full refund of any premium paid. This provision begins on the date the policy is delivered and provides consumers sufficient time to review coverage terms, benefits, limitations, and exclusions.

Pennsylvania-approved LTC study guides emphasize that the extended free-look period reflects the complexity and long-term financial commitment associated with long-term care insurance. If the policy is returned within the 30-day period, it is treated as though it was never issued, and no coverage remains in force.

The shorter free-look periods listed in the other answer choices—5, 10, or 15 days—do not apply to long-term care policies in Pennsylvania. Therefore, 30 days is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

NEW QUESTION # 86

Under the exclusion clause, which is a scenario that would NOT be covered if death resulted?

- A. Army officer killed in the line of duty
- B. A spectator at an auto race
- C. A fare-paying passenger in a regularly-scheduled airline
- D. Commercial pilot or crew member

Answer: D

Explanation:

Life insurance exclusion clauses identify circumstances under which death benefits may not be payable. In Pennsylvania-approved insurance education materials, aviation exclusions are common. These exclusions typically deny coverage for individuals acting as pilots or crew members of an aircraft at the time of death.

A fare-paying passenger on a regularly scheduled airline is specifically covered and exempt from aviation exclusions. Spectators at sporting events, including auto races, are not considered participants and are generally covered. While military service exclusions may apply in certain policies, modern Pennsylvania licensing standards emphasize aviation exclusions as the most clearly defined and tested provision.

Commercial pilots and crew members face significantly higher risk exposure, which insurers exclude unless an aviation rider is added. Therefore, death resulting while serving as a pilot or crew member would not be covered under a standard exclusion clause. The correct and verified answer is D. Commercial pilot or crew member.

NEW QUESTION # 87

Which annuity feature makes it a suitable source of retirement income for an individual?

- A. Annuities provide income the annuitant cannot outlive.
- B. Annuities grow tax deferred.
- C. Deferred annuities provide a lump-sum distribution at retirement.
- D. Annuities pay out principal and interest

Answer: A

Explanation:

Annuities are considered a suitable source of retirement income primarily because they can provide guaranteed income for life, which the annuitant cannot outlive. Pennsylvania Life and Health Insurance study materials emphasize that this lifetime income feature directly addresses longevity risk, one of the greatest concerns during retirement. When an annuity is annuitized, the insurer assumes the risk of the annuitant living longer than expected, ensuring continuous payments for life if a life annuity option is selected.

While annuities do pay out principal and interest and grow on a tax-deferred basis, these features alone do not uniquely qualify them as retirement income solutions. Tax deferral is also available in other retirement vehicles, and principal plus interest payments can be found in many financial products. Deferred annuities do not necessarily provide lump-sum payments at retirement, as they are designed primarily for income distribution rather than liquidation. Therefore, the defining retirement advantage under Pennsylvania insurance standards is the guarantee that income will not be exhausted during the annuitant's lifetime.

NEW QUESTION # 88

A contract of indemnity is one in which

- A. one party must adhere to the agreements written by the other party.
- B. one party is restored to the same financial position the party was in before the loss occurred.
- C. both parties are expected to act in complete honesty.
- D. one party is obligated to assume the legal liability of another 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 # 89

What is the annuity payment option that provides an income for a guaranteed period of time whether or not the annuitant is alive?

- A. Refund life
- B. Period certain
- C. Joint and survivor
- D. Life income

Answer: B

Explanation:

The period certain annuity payout option guarantees income payments for a specified period of time, such as 10, 15, or 20 years, regardless of whether the annuitant is alive. Under Pennsylvania annuity principles, if the annuitant dies before the end of the guaranteed period, payments continue to the named beneficiary for the remainder of that period.

This option differs from life income annuities, which pay only while the annuitant is alive, and joint and survivor options, which require two annuitants and continue payments until the second annuitant dies. Refund life options combine lifetime income with a guarantee that at least the premium paid will be returned, but they still depend on the annuitant's lifetime.

Pennsylvania Life, Accident, and Health Insurance study materials emphasize that a period certain annuity does not guarantee income for life; instead, it guarantees income for a set period of time. Because payments are made whether or not the annuitant is alive during that period, option B is the correct and verified answer.

NEW QUESTION # 90

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