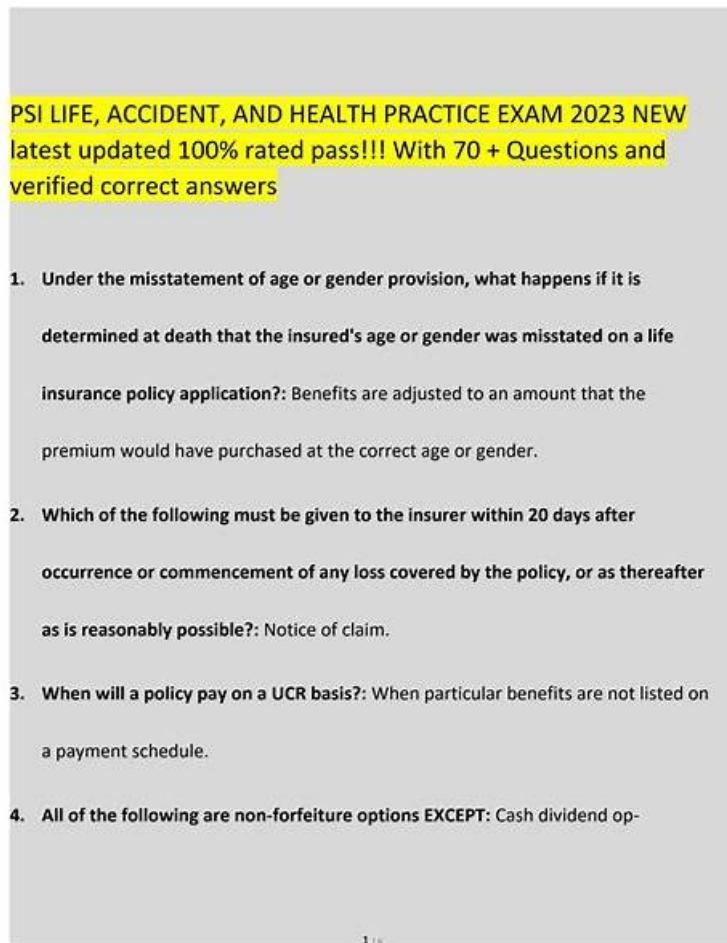


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PSI LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM 2023 NEW  
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1. Under the misstatement of age or gender provision, what happens if it is determined at death that the insured's age or gender was misstated 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 (Q122-Q127):**

### **NEW QUESTION # 122**

When selling an insurance policy in Pennsylvania, the producer must do all of the following EXCEPT

- A. emphasize the benefits of the Guaranty Association.
- B. submit premiums within the normal course of business.
- C. protect any non-public or personal information about the applicant
- D. provide a notice of information practices to applicants.

### **Answer: A**

Explanation:

When selling an insurance policy in Pennsylvania, producers are subject to strict regulatory and ethical obligations designed to protect consumers and maintain market integrity. Pennsylvania insurance law requires producers to submit collected premiums promptly within the normal course of business, safeguard all nonpublic and personal applicant information, and provide applicants with a Notice of Information Practices explaining how personal data will be collected, used, and shared. These requirements are core compliance duties under Pennsylvania Life, Accident, and Health Insurance regulations.

However, producers are prohibited from emphasizing or using the Pennsylvania Life and Health Insurance Guaranty Association as a sales inducement. The Guaranty Association exists solely to protect policyholders in the event of insurer insolvency and is not intended to be portrayed as a guarantee of policy performance, financial strength, or claim payment. Pennsylvania-approved study guides clearly state that referencing the Guaranty Association to influence a purchase decision is misleading and unlawful. Therefore, option B correctly identifies an action that producers must not do when selling insurance in Pennsylvania.

### **NEW QUESTION # 123**

Under long-term care insurance, which of the following MUST an insurer offer to each policyholder at the time of purchase?

- A. An Inflation protection option.
- B. Lifetime minimum benefit levels.
- C. A decrease in annual benefit levels.
- D. Daily minimum benefit levels.

### **Answer: A**

Explanation:

Pennsylvania long-term care insurance regulations require insurers to offer an inflation protection option to every policyholder at the time of purchase. This requirement is intended to protect consumers from the rising costs of long-term care services over time, which can significantly erode the value of a fixed benefit policy.

Approved Pennsylvania study guides specify that while policyholders are not required to purchase inflation protection, insurers must make the option available and clearly explain its purpose and cost. Common inflation protection options include compound inflation, simple inflation, or other approved benefit increase methods.

This disclosure requirement enhances informed decision-making and consumer protection.

The other answer choices are incorrect because insurers are not required to offer lifetime minimum benefits, daily minimum benefit levels, or decreases in annual benefits. In fact, decreasing benefit levels would conflict with consumer protection goals.

Therefore, offering an inflation protection option is the correct and verified answer under Pennsylvania Long-Term Care Insurance standards.

### **NEW QUESTION # 124**

Pennsylvania law requires all persons holding a resident producer license to notify the Insurance Department of a telephone number

change within how many days?

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

**Answer: A**

Explanation:

Pennsylvania law requires all resident insurance producers to keep their licensing information current with the Pennsylvania Insurance Department. According to Pennsylvania Life, Accident, and Health Insurance licensing regulations, producers must notify the Department within 30 days of any change to personal information, including a change of telephone number.

This requirement ensures effective communication between the Department and licensees regarding compliance matters, renewals, disciplinary actions, and regulatory updates. Failure to report changes within the required timeframe may result in administrative penalties, fines, or disciplinary action. Pennsylvania places responsibility on the licensee—not the insurer—to ensure that all contact information remains accurate and up to date.

Maintaining current information supports regulatory oversight and consumer protection by ensuring producers can be promptly contacted when necessary. Therefore, option B correctly identifies the required notification timeframe.

#### **NEW QUESTION # 125**

The accumulated cash value of a whole life insurance policy becomes the

- A. funds used to offset policy administration and conversion expenses
- B. face amount payable upon the insured's death.
- C. amount used to purchase paid up additions to the insured's policy.
- D. **policy loan value upon which the policyowner may borrow.**

**Answer: D**

Explanation:

In Pennsylvania Life Insurance policies, the accumulated cash value of a whole life insurance policy becomes the policy loan value available to the policyowner. As premiums are paid, cash value grows on a tax-deferred basis, creating a reserve that the policyowner may borrow against at any time, subject to policy terms.

Pennsylvania insurance education materials explain that policy loans are secured by the cash value and do not require credit approval or repayment schedules. However, any outstanding loan balance plus interest will reduce the death benefit if not repaid. The cash value itself does not become the face amount payable at death, nor is it primarily used to offset administrative expenses.

While cash value can sometimes be used to purchase paid-up additions, this requires an active election by the policyowner and is not an automatic function. Therefore, the primary and guaranteed function of accumulated cash value is to serve as the policy loan value, making option B the correct and verified answer.

#### **NEW QUESTION # 126**

An applicant purchases a life insurance policy to avoid the forced sale of assets upon his death. What is this action called?

- A. Buy-sell funding.
- B. **Estate conservation.**
- C. Capital liquidation.
- D. Capital retention.

**Answer: B**

Explanation:

Estate conservation refers to the use of life insurance to preserve an estate's value by providing liquidity at death. In Pennsylvania insurance education, this concept is emphasized as a key personal and business use of life insurance. When an insured purchases life insurance to avoid the forced sale of assets—such as real estate, a business, or investments—the goal is to ensure that estate taxes, debts, and expenses can be paid without liquidating valuable property.

Life insurance proceeds provide immediate cash to heirs or the estate, allowing assets to be retained rather than sold under unfavorable conditions. This strategy is commonly used in estate planning to protect family wealth and business continuity.

The other options are incorrect. Buy-sell funding relates to business ownership transfers. Capital retention is not the correct planning

term. Capital liquidation refers to selling assets, which is the opposite of the stated goal. Therefore, the correct and verified answer under Pennsylvania Life Insurance principles is B. Estate conservation.

## NEW QUESTION # 127

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