

# Book PA-Life-Accident-and-Health Free, PA-Life-Accident-and-Health Exam Questions

## PSI: LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM QUESTIONS AND ANSWERS 100% PASS

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? - Correct Answer ✓✓-Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.

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? - Correct Answer ✓✓-Notice of claim.

When will a policy pay on a UCR basis? - Correct Answer ✓✓-When particular benefits are not listed on a payment schedule.

All of the following are non-forfeiture options EXCEPT - Correct Answer ✓✓-Cash dividend option.

What happens when the lifetime maximum benefit limit has been reached? - Correct Answer ✓✓-The insured will pay all of the remaining medical costs for as long as the policy is in force.

Whose responsibility is it to make sure that the company is notified of a death claim at the earliest possible opportunity (in most cases)? - Correct Answer ✓✓-The producer.

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## PA-Life-Accident-and-Health Exam Questions | PA-Life-Accident-and-Health Pass4sure Study Materials

The most important part of Insurance Licensing PA-Life-Accident-and-Health exam preparation is practice, and the right practice is

often the difference between success and failure. ActualTestsQuiz also makes your preparation easier with practice test software to help you get hands-on exam experience before the actual Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam. After consistent practice, the final exam will not be too difficult for a student who has already practiced from real Insurance Licensing PA-Life-Accident-and-Health exam questions.

## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q33-Q38):

### NEW QUESTION # 33

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. order to cease and desist
- B. fines.
- C. license revocation.
- D. incarceration.

**Answer: D**

Explanation:

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences.

Understanding this distinction is essential for producer compliance and exam success.

Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

### NEW QUESTION # 34

A group health insurance Certificate of Coverage is

- A. only provided to an employer
- B. issued in lieu of a policy.
- C. issued to the policyowner as proof of coverage.
- D. given to the employee as proof of coverage.

**Answer: D**

Explanation:

In Pennsylvania group health insurance plans, a Certificate of Coverage is issued to each insured employee as proof of coverage.

While the master policy is issued to the employer or group sponsor, individual employees do not receive the full policy. Instead, they are provided with a certificate that summarizes their benefits, coverage limits, exclusions, and policy provisions.

The Certificate of Coverage serves as the employee's evidence of insurance and outlines the rights and responsibilities under the group plan. It ensures that employees clearly understand what benefits they are entitled to and how to access covered services. This requirement is standard in Pennsylvania group health insurance practices and is emphasized in licensing education materials.

Option A is incorrect because the employer receives the master policy, not the certificate. Option B is incorrect because the policyowner in group insurance is the employer, not the employee. Option C is incorrect because the certificate does not replace the policy; it summarizes it. Therefore, the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance rules is D. given to the employee as proof of coverage.

### NEW QUESTION # 35

Under traditional fixed annuity contracts, the party who assumes the investment risk is the

- A. insurer.
- B. contract owner
- C. annuitant.
- D. beneficiary.

**Answer: A**

Explanation:

Under Pennsylvania Life Insurance and annuity principles, traditional fixed annuity contracts place the investment risk on the insurer, not the contract owner or annuitant. Fixed annuities guarantee a stated interest rate and provide predictable income payments. Because the insurer promises a guaranteed minimum return and fixed payout amounts, it assumes responsibility for managing the invested funds and ensuring sufficient reserves. Even if market performance declines, the insurer must still honor the guaranteed terms of the contract.

The annuitant is the individual whose life expectancy is used to calculate benefit payments. The contract owner controls the annuity but does not bear investment risk in a fixed annuity. The beneficiary receives any remaining value upon death, if applicable. Pennsylvania insurance study materials stress this distinction between fixed and variable annuities. In variable annuities, the investment risk is borne by the contract owner. Therefore, under traditional fixed annuity contracts, the party assuming the investment risk is the insurer, making option D correct.

### NEW QUESTION # 36

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

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

**Answer: C**

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 # 37

An Insurance producer may NOT withdraw funds from a premium trust account to

- A. pay premium to insurers.
- B. return deposits to insureds.
- C. return premiums to an insured.
- **D. pay claims to an insured.**

**Answer: D**

Explanation:

In Pennsylvania, insurance producers who collect premiums must deposit those funds into a premium trust account. These accounts are regulated to protect consumer funds and ensure proper handling of premiums.

Pennsylvania insurance regulations clearly define how funds in a trust account may be used.

Permissible uses of trust account funds include paying premiums to insurers, returning unearned premiums or deposits to insureds, and holding funds temporarily until they are properly allocated. However, producers are strictly prohibited from paying claims directly to insureds from a premium trust account.

Claim payments are the responsibility of the insurance company, not the producer. Allowing producers to pay claims would expose consumers to financial risk and violate fiduciary standards. Such an action could result in serious penalties, including license suspension or revocation.

Because paying claims to an insured is not an authorized use of a premium trust account, option B is the correct and verified answer.

## NEW QUESTION # 38

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Now we can say that Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam questions are real and top-notch Insurance Licensing PA-Life-Accident-and-Health exam questions that you can expect in the upcoming Insurance Licensing PA-Life-Accident-and-Health exam. In this way, you can easily pass the Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam with good scores. The countless PA-Life-Accident-and-Health Exam candidates have passed their dream Insurance Licensing PA-Life-Accident-and-Health certification exam and they all got help from real, valid, and updated PA-Life-Accident-and-Health practice questions, You can also trust on ActualTestsQuiz and start preparation with confidence.

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