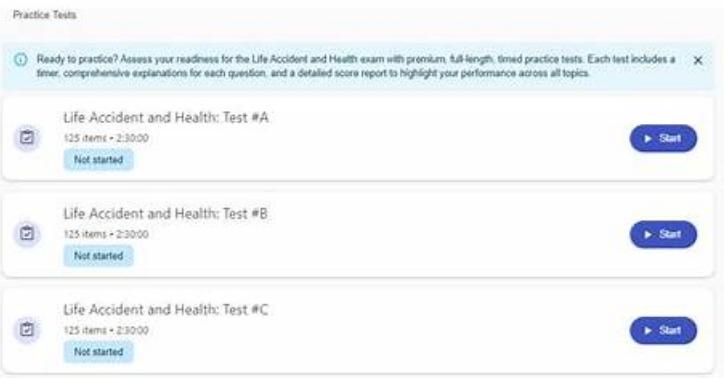


# Customizable PA-Life-Accident-and-Health Practice Test Software



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## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q61-Q66):

### NEW QUESTION # 61

(EXCEPT for fraud, what is the time limit after issue for an insurer to deny an individual health insurance claim based on material misrepresentation in the application for the insurance?

- A. 180 days
- **B. 3 years**
- C. 5 years
- D. 1 year

**Answer: B**

Explanation:

Pennsylvania individual health insurance policies include an incontestability provision. Except in cases of fraud, insurers may deny claims based on material misrepresentation only within the first three years after the policy is issued. After this period, statements made

in the application become contestable, even if they were inaccurate. This rule protects insureds by providing long-term policy certainty and aligns with Pennsylvania statutory insurance standards. Fraud remains the sole exception, allowing denial at any time. The other options do not reflect the legally mandated contestability timeframe.

#### **NEW QUESTION # 62**

In order to transact the business of insurance for an insurer, a producer needs to be able to carry out activities not stipulated in the agency contract. This type of authority is referred to as

- A. fiduciary.
- B. applied.
- **C. implied.**
- D. expressed.

**Answer: C**

Explanation:

Under Pennsylvania insurance law and producer licensing principles, implied authority refers to the authority a producer has to perform actions that are not specifically stated in the agency contract, but are reasonably necessary to carry out the producer's express duties. This authority allows producers to transact insurance business effectively on behalf of the insurer.

Pennsylvania-approved study materials explain that implied authority supports day-to-day activities such as collecting initial premiums, delivering policies, and explaining coverage terms. These activities are essential to the producer's role even though they may not be explicitly written into the agency agreement.

The other options are incorrect. Expressed authority is authority clearly stated in the contract. Fiduciary describes a duty of trust and care, not a type of authority. Applied authority is not a recognized legal term in Pennsylvania insurance law. Therefore, implied authority is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

#### **NEW QUESTION # 63**

I Long-term care insurance is any insurance policy or rider designed to provide coverage for a MINIMUM benefit period of

- A. 5 years.
- **B. 1 year.**
- C. 10 years.
- D. 2 years.

**Answer: B**

Explanation:

Under Pennsylvania Long-Term Care (LTC) insurance regulations, a policy or rider must provide coverage for a minimum benefit period of at least 12 months, or 1 year, to be classified as long-term care insurance. This requirement ensures that the policy addresses extended care needs rather than short-term medical or rehabilitation services.

Long-term care insurance covers services such as nursing home care, assisted living, home health care, and custodial care, which are not typically covered by standard health insurance or Medicare for extended durations. Policies offering less than one year of benefits do not meet Pennsylvania's statutory definition of long-term care insurance.

Options listing longer periods may be available as policy choices, but they exceed the minimum requirement.

Therefore, the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance study materials is A. 1 year.

#### **NEW QUESTION # 64**

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

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

**Answer: C**

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 # 65**

Backdating on a life insurance policy is the practice of

- A. reinstating a lapsed policy.
- B. excluding medical coverage for preexisting medical conditions.
- **C. making the policy effective on an earlier date than the present.**
- D. accepting the premium after the expiration of the grace period.

**Answer: C**

Explanation:

Backdating in a Pennsylvania life insurance policy refers to the practice of assigning an effective date earlier than the actual application or issue date of the policy. This is permitted under Pennsylvania insurance regulations primarily to allow the insured to qualify for a lower premium based on a younger insurance age.

Insurers typically allow backdating up to six months, provided the policyowner pays the required back premiums from the backdated effective date to the current date.

Backdating does not reinstate a lapsed policy, accept late premiums beyond the grace period, or exclude coverage for preexisting conditions. Those activities are governed by separate provisions such as reinstatement clauses, grace period rules, and preexisting condition limitations found mainly in health insurance policies. Pennsylvania life insurance study materials emphasize that backdating is strictly regulated and must be requested by the applicant, not imposed by the insurer. Its sole purpose is age-based premium adjustment, making option A the correct answer.

#### **NEW QUESTION # 66**

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There is a ton of Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) prep material available on the internet. But the main thing to notice is their validity and reliability. Many applicants remain unsuccessful in locating the right Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) practice test and lose their time and money.

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