

# PA-Life-Accident-and-Health Test Fee - Practice PA-Life-Accident-and-Health Online

The screenshot shows a test interface with a blue header containing the text 'Life Accident and Health: Test #A' and 'PSI Test Taker - Test #29374'. Below the header is a blue bar with a white pencil icon and the word 'Highlight'. The main content area is white and contains the question: 'As a life insurance agent, your main responsibility is to assist clients with the process of:'. There are four radio button options: 'Increasing risk', 'Eliminating risk', 'Transferring risk', and 'Ignoring risk'.

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## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q145-Q150):

### NEW QUESTION # 145

The Commissioner may take disciplinary action against a licensee for any of the following reasons EXCEPT:

- A. Being convicted of a summary offense
- B. Making untrue statements in the license application
- C. Committing unfair trade practices
- D. Violating any insurance law

**Answer: A**

Explanation:

Under Pennsylvania insurance law, the Insurance Commissioner has broad authority to take disciplinary action against licensees for serious violations related to honesty, competence, and compliance with insurance regulations. Grounds for discipline include committing unfair trade practices, violating insurance laws, and making untrue or misleading statements on a license application. These actions directly impact consumer protection and the integrity of the insurance industry.

However, being convicted of a summary offense alone is generally not sufficient grounds for disciplinary action unless it relates directly to insurance activities, fraud, or moral turpitude. Summary offenses are minor violations under Pennsylvania law, such as traffic infractions, and do not typically reflect on a licensee's professional fitness. Pennsylvania-approved insurance education materials clarify that disciplinary actions focus on offenses that demonstrate untrustworthiness or harm to the public. Therefore, option A is the correct exception.

#### **NEW QUESTION # 146**

In a hospital indemnity plan, an elimination period refers to the number of days

- A. for which the insured can receive benefits for each hospital visit.
- B. an insured must wait before becoming eligible to receive benefits for the term of the plan.
- **C. an insured must wait before becoming eligible to receive benefits for each hospital stay.**
- D. for which the insured can receive benefits for the term of the plan.

**Answer: C**

Explanation:

In Pennsylvania, a hospital indemnity plan pays a fixed daily benefit for each day of hospitalization.

The elimination period refers to the number of days the insured must wait for each hospital stay before benefits begin. This period resets with every new hospitalization and is distinct from a probationary or waiting period that applies to the policy as a whole.

Pennsylvania insurance study guides clarify that elimination periods control claim eligibility on a per-confinement basis, helping insurers manage short-term or minor hospital stays. Options C and D incorrectly describe benefit duration rather than waiting periods, while option A describes an initial policy waiting period, not an elimination period.

#### **NEW QUESTION # 147**

All of the following statements about aleatory contracts are true EXCEPT

- A. if a loss occurs, the insured's premium is small in relation to the amount the insurer pays.
- **B. the insured and insurer contribute equally to their contract.**
- C. there are cases where the insurer pays nothing.
- D. they may be interpreted as a form of gambling.

**Answer: B**

Explanation:

Aleatory contracts, such as insurance policies, are characterized by an unequal exchange of value. The amount the insured pays in premiums is small in relation to the amount the insurer pays in the event of a loss, which may be much greater. Therefore, the statement that the insured and insurer contribute equally is false.

#### **NEW QUESTION # 148**

The clause in a life insurance policy protecting its proceeds from the beneficiary's creditors is referred to as the

- A. credit shelter trust clause.
- B. creditor life clause.
- **C. spendthrift trust clause.**
- D. lien exclusion clause.

**Answer: C**

Explanation:

In Pennsylvania Life Insurance policies, the clause that protects life insurance proceeds from the beneficiary's creditors is known as

thespendthrift trust clause. This provision is designed to ensure that the policy benefits are preserved for the intended beneficiary and are not subject to claims by creditors, bankruptcy actions, or legal judgments against the beneficiary. Under Pennsylvania insurance principles and estate-planning standards reflected in life insurance study materials, this clause restricts the beneficiary's ability to transfer, assign, or pledge the proceeds before they are paid out.

The spendthrift trust clause functions by legally separating the insurance proceeds from the beneficiary's personal assets until distribution occurs according to the policy terms. As a result, creditors cannot attach, garnish, or seize the funds while they remain under the control of the insurer. This protection is particularly important when beneficiaries may have financial difficulties, outstanding debts, or limited financial management skills.

The other options listed are incorrect under Pennsylvania Life, Accident, and Health Insurance guidelines. A lien exclusion clause relates to property insurance, not life insurance. A credit shelter trust clause is an estate-planning tool used primarily for tax minimization, not creditor protection within a policy. A creditor life clause does not exist as a recognized life insurance provision. Therefore, the spendthrift trust clause is the correct and verified answer according to Pennsylvania-approved insurance education and licensing materials.

#### NEW QUESTION # 149

Which of the following policies has a guaranteed interest rate with the possibility to earn an interest rate higher than the guaranteed rate?

- A. Universal life.
- B. Renewable term.
- C. Term insurance.
- D. Credit life.

**Answer: A**

Explanation:

A universal life insurance policy is characterized by a guaranteed minimum interest rate with the potential to earn interest at a higher credited rate, depending on the insurer's investment performance. Pennsylvania Life Insurance study materials identify universal life as a form of flexible premium permanent life insurance.

Universal life policies accumulate cash value that earns interest. While the policy guarantees a minimum rate to protect the policyholder, insurers may credit higher interest when market conditions are favorable. This feature allows for growth potential while maintaining downside protection.

Term insurance and renewable term do not accumulate cash value and therefore do not earn interest. Credit life insurance is designed to pay off a borrower's debt and does not include interest-bearing cash value features.

Because universal life provides both a guaranteed interest floor and the opportunity for higher credited interest, option C is the correct and verified answer.

#### NEW QUESTION # 150

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