

# PA-Life-Accident-and-Health Exam Torrents: Pennsylvania Life, Accident and Health Exam Prepare Torrents & PA-Life-Accident-and-Health Test Braindumps

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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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### Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q154-Q159):

#### NEW QUESTION # 154

When an insurance licensee in Pennsylvania changes their email address, which organization must be notified?

- A. Pennsylvania Insurance Department
- B. The National Association of Insurance Commissioners
- C. The Insurance Agents Association
- D. The Department of Labor and Industry

**Answer: A**

Explanation:

Under Pennsylvania insurance licensing regulations, an insurance licensee is required to notify the Pennsylvania Insurance Department of any changes to personal contact information, including an email address. Pennsylvania insurance study guides emphasize that maintaining current contact information ensures effective communication regarding license renewals, compliance notices, and regulatory updates.

Failure to update information within the required timeframe may result in administrative penalties or license complications. The responsibility rests solely with the licensee, regardless of whether the change appears minor.

The other options listed are incorrect. The National Association of Insurance Commissioners supports regulatory coordination but does not manage individual license records. The Insurance Agents Association is a professional organization, not a regulator. The Department of Labor and Industry does not oversee insurance licensing.

Therefore, the correct organization that must be notified is the Pennsylvania Insurance Department, making option D correct.

#### NEW QUESTION # 155

A Key Person Disability Income Policy pays benefits to the

- A. spouse.
- B. employee.
- C. employer.
- D. dependent.

**Answer: C**

Explanation:

A Key Person Disability Income Policy is designed to protect a business from the financial loss that may result if a key employee becomes disabled. Under Pennsylvania insurance principles, the employer is the policyowner, premium payer, and beneficiary of the policy. If the key person becomes disabled, benefits are paid directly to the employer.

These benefits help the business offset lost revenue, cover the cost of hiring temporary replacements, or manage ongoing expenses during the employee's disability. Unlike personal disability income policies, key person disability coverage does not pay benefits to the employee, spouse, or dependents.

Pennsylvania Life and Health Insurance study guides highlight key person disability insurance as a business continuation and risk management tool. Since the purpose of the policy is to protect the business rather than the individual, benefits are paid to the employer. Therefore, option D is the correct and verified answer.

#### NEW QUESTION # 156

The group health insurance coordination of benefits provision is designed to provide

- A. as much insurance as possible while eliminating over-insurance.
- B. a managed care program to control ongoing illnesses and diseases.
- C. supplemental accident and dismemberment benefits.
- D. supplemental dental and vision benefits.

**Answer: A**

Explanation:

The coordination of benefits (COB) provision in group health insurance policies is designed to prevent duplication of benefits while still allowing the insured to receive full coverage for eligible expenses.

Pennsylvania Life and Health Insurance materials explain that when an individual is covered by more than one group health plan, the COB provision determines which plan pays first (primary) and which pays second (secondary).

The objective is to ensure that total benefits paid do not exceed the actual cost of medical services. This prevents over-insurance, which could otherwise result in insured individuals receiving more in benefits than the amount of their medical expenses.

Coordination of benefits does not manage care, provide supplemental accident benefits, or offer dental or vision coverage. Instead, it aligns multiple policies to maximize coverage efficiency without violating insurance principles. Pennsylvania-approved study guides emphasize COB as a consumer protection mechanism that controls costs while ensuring appropriate benefit payment.

Therefore, the accurate and verified answer is option A.

#### NEW QUESTION # 157

I Which of the following documents describes the coverage, conditions, and limitations found in the master policy of a group contract?

- A. administrative services agreement
- B. consumer brochure
- C. certificate of authority
- D. certificate of coverage and benefits

**Answer: D**

Explanation:

In Pennsylvania group insurance contracts, the certificate of coverage and benefits is the document provided to insured group members that summarizes the coverage, conditions, exclusions, and limitations found in the master policy. While the master policy is issued to the group policyholder, such as an employer, individual insureds receive certificates explaining their rights and benefits.

Pennsylvania insurance regulations require insurers to provide certificates to ensure insured individuals understand the scope of coverage, benefit amounts, eligibility requirements, and any applicable limitations or exclusions. The certificate does not replace the master policy but serves as evidence of insurance coverage for each participant.

The other options are incorrect: a consumer brochure is a marketing document, an administrative services agreement governs administrative duties, and a certificate of authority grants an insurer permission to conduct business in the state. Therefore, option C is the correct and verified answer according to Pennsylvania insurance education standards.

#### NEW QUESTION # 158

What annuity payout option has no additional payouts regardless of when the annuitant dies?

- A. Installment refund.
- B. Cash refund.
- C. Life certain.
- D. Life only.

**Answer: D**

Explanation:

The life-only annuity payout option provides income payments to the annuitant for as long as the annuitant lives, with no additional or residual payments made after death. Under Pennsylvania annuity and life insurance principles, once the annuitant dies, all payments cease, regardless of how soon death occurs after annuitization.

This option typically provides the highest periodic payment amount because it does not include any guarantees to beneficiaries. Other payout options, such as cash refund and installment refund, ensure that if the annuitant dies before receiving an amount equal to the

premium paid, the remaining balance is paid to a beneficiary. Life certain options guarantee payments for a specified period, even if the annuitant dies early.

Pennsylvania insurance study materials emphasize that life-only annuities carry the greatest risk to the annuitant's estate but offer the maximum income benefit. Because it provides no additional payouts under any circumstances, option B is the correct and verified answer.

## NEW QUESTION # 159

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