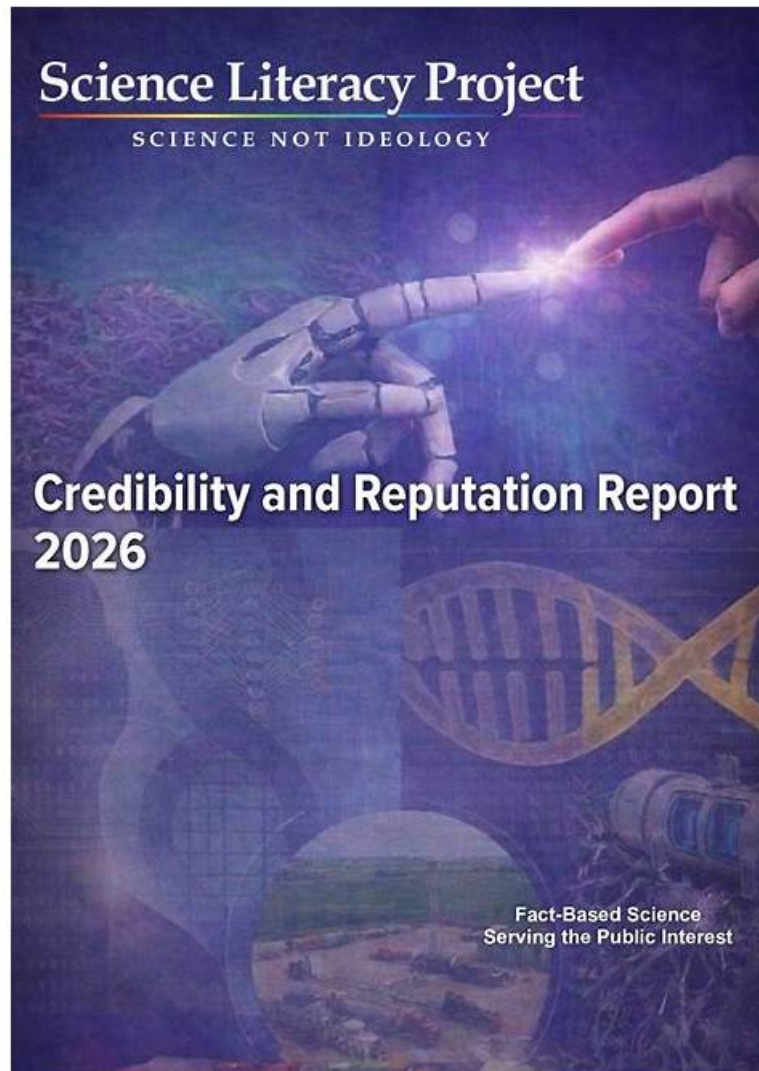


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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q117-Q122):

NEW QUESTION # 117

Which activity does NOT require an insurance producer's license?

- A. Selling
- **B. Underwriting**
- C. Soliciting
- D. Negotiating

Answer: B

Explanation:

Under Pennsylvania insurance law, a producer's license is required to sell, solicit, or negotiate insurance.

Underwriting, however, does not require a producer license because it is an internal insurer function.

Underwriters evaluate risk, review applications, and determine insurability based on established guidelines and actuarial standards.

Pennsylvania insurance study guides explain that underwriting decisions are made by insurance company employees or authorized personnel, not licensed producers acting in a sales capacity. Selling, negotiating, and soliciting insurance directly involve consumer interaction and require licensure to protect the public.

Therefore, underwriting is the only activity listed that does not require an insurance producer's license.

NEW QUESTION # 118

Which of the following statements BEST describes a disability elimination period?

- **A. A time deductible rather than a dollar deductible.**
- B. A qualifying period.
- C. A dollar deductible rather than a time deductible.
- D. A benefit or utilization period.

Answer: A

Explanation:

In Pennsylvania Disability Insurance policies, the elimination period refers to the length of time an insured must be disabled before benefits become payable. This period functions as a time-based deductible, rather than a monetary deductible. Common elimination periods include 30, 60, 90, or 180 days.

Pennsylvania insurance study guides emphasize that the elimination period helps control premium costs.

Longer elimination periods result in lower premiums because the insurer assumes less immediate risk. During the elimination period, no benefits are paid, even though the disability has begun.

Option B is partially descriptive but incomplete, as "qualifying period" does not fully explain the deductible nature. Option C is incorrect because elimination periods are not dollar-based. Option D refers to benefit or utilization periods, which describe how long benefits are paid, not when they begin.

Therefore, the best and most accurate description of a disability elimination period is a time deductible rather than a dollar deductible, making option A the correct answer.

NEW QUESTION # 119

Insurable interest is a component of which contract element?

- A. Consideration
- **B. Legal purpose**
- C. Agreement
- D. Competent parties

Answer: B

Explanation:

In Pennsylvania insurance contract law, insurable interest is a requirement under the legal purpose element of a valid insurance contract. Insurable interest ensures that the policyowner has a legitimate financial or emotional interest in the continued life, health, or property of the insured and would suffer a loss if an insured event occurs.

Pennsylvania-approved insurance education materials emphasize that without insurable interest, an insurance contract would be considered a wagering agreement, which is illegal and void. Insurable interest must exist at the time the policy is issued for life insurance contracts.

The other contract elements—agreement, competent parties, and consideration—serve different functions.

Agreement refers to offer and acceptance, competent parties addresses legal capacity, and consideration involves something of value exchanged, such as premiums for coverage. Therefore, insurable interest directly relates to ensuring the contract serves a legal purpose, making it the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations.

NEW QUESTION # 120

In Pennsylvania, payment on an Accelerated Death Benefit Rider may NOT be less than what percentage of the total death benefit?

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

Answer: B

Explanation:

In Pennsylvania, an Accelerated Death Benefit Rider allows a life insurance policyowner to receive a portion of the policy's death benefit early if the insured is diagnosed with a qualifying terminal or catastrophic illness.

Pennsylvania insurance regulations and approved licensing materials clearly state that the accelerated benefit may not be less than 25% of the policy's total death benefit.

This minimum requirement ensures that the rider provides meaningful financial assistance to the insured during periods of severe medical need, such as covering treatment costs, long-term care, or other end-of-life expenses. While insurers may limit the maximum percentage that can be accelerated, they cannot offer a benefit lower than this statutory threshold once acceleration is triggered.

The remaining answer choices—10%, 60%, and 75%—do not reflect Pennsylvania's mandated minimum and are therefore incorrect.

Pennsylvania law seeks to balance consumer protection with insurer solvency by enforcing this standard. Consequently, 25% is the correct and verified answer under Pennsylvania Life Insurance regulations.

NEW QUESTION # 121

In broad terms, the types of support and services generally associated with Long-Term Care policies are provided at which three levels of care?

- A. Functional, rehabilitational, and medical care.
- B. Professional, social, and economic care.
- C. Home-based, assisted living, and medical care.
- **D. Skilled nursing, Intermediate, and custodial care.**

Answer: D

Explanation:

Pennsylvania Long-Term Care insurance policies provide benefits across three recognized levels of care:

skilled nursing care, intermediate care, and custodial care. These levels represent increasing degrees of assistance needed by individuals who can no longer perform activities of daily living independently.

Skilled nursing care involves continuous medical supervision provided by licensed nurses and physicians. Intermediate care requires some medical oversight but not on a continuous basis. Custodial care focuses on non-medical assistance with daily activities such as bathing, dressing, and eating. These three levels are consistently referenced in Pennsylvania Life, Accident, and Health Insurance licensing materials as the standard framework for long-term care coverage. The other answer choices do not align with Pennsylvania's recognized classification system. Therefore, the correct and verified answer is B. Skilled nursing, Intermediate, and custodial care.

NEW QUESTION # 122

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