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PENNSYLVANIA LIFE, ACCIDENT AND HEALTH INSURANCE STATE EXAM 2024-2025 WITH 100 QUESTIONS AND CORRECT ANSWERS/ PENNSYLVANIA HEALTH AND LIFE INSURANCE STATE EXAM REVIEW(NEW!!)

Which of the following is an example of a peril covered in an accident and health insurance policy? - **ANSWER: Sickness**

An Applicant for an individual Health policy failed to complete the application properly. Her stay at the hospital was not covered by insurance because she has not met the conditions specified in the... - **ANSWER: Consideration Clause**

A person applying for a manager or exclusive general agent license must meet all of the following criteria EXCEPT - **ANSWER: Be responsible for at least 25% of total commissions collected by the office that he or she manages**

Which insurance principle states that if a policy allows for greater compensation than the financial loss incurred, the insured may only receive benefits for the amount lost? - **ANSWER: Indemnity**

Which of the following would not be considered an expectation to the national do not call list? - **ANSWER: Calls based from outside the United States**

Insurance companies may be classified according to the legal form of their ownership. The type of company organized to return any surplus money to their policyholders is - **ANSWER: A mutual insurer**

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q103-Q108):

NEW QUESTION # 103

In determining whether a pre-existing condition applies, the enrollee CANNOT have more than how many days" gap in Health insurance?

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

Answer: C

Explanation:

In determining whether a pre-existing condition exclusion applies, Pennsylvania follows federal standards established under HIPAA and reinforced by ACA provisions. An enrollee cannot have a gap in creditable health coverage of more than 63 days. If the gap exceeds 63 days, prior coverage may no longer be credited toward eliminating or reducing a pre-existing condition limitation. Pennsylvania-approved insurance education materials emphasize that creditable coverage includes most group and individual health plans, Medicare, Medicaid, and other qualifying coverage types. Maintaining continuous coverage is critical to preserving consumer protections. A lapse of 63 days or fewer allows prior coverage to count without penalty, while exceeding that threshold resets the pre-existing condition evaluation.

The alternative answers-60, 65, and 70 days-do not reflect the legally established standard used in Pennsylvania and federal insurance regulation. The 63-day rule is a key exam concept and consumer protection mechanism designed to encourage continuous health coverage. Therefore, 63 days is the correct and fully verified answer.

NEW QUESTION # 104

Which of the following gives the policyowner access to the cash value that accumulates inside the policy without having to terminate the policy?

- A. Reduced Paid-up Insurance.
- B. Fixed-period Installments.
- C. Spendthrift Clause.
- D. Policy Loans.

Answer: D

Explanation:

In Pennsylvania life insurance policies that build cash value, policy loans allow the policyowner to access accumulated cash value without surrendering or terminating the policy. Once sufficient cash value exists, the policyowner may borrow against it at the interest rate specified in the policy.

Policy loans are not taxable as income while the policy remains in force. If the loan is not repaid, the outstanding balance plus accrued interest is deducted from the death benefit payable to the beneficiary. This feature provides liquidity while preserving coverage.

The other options do not provide direct access to cash value without altering the policy. A spendthrift clause protects proceeds from creditors, reduced paid-up insurance changes the policy's face amount, and fixed-period installments are settlement options payable after death. Therefore, policy loans are the correct and verified answer under Pennsylvania Life Insurance regulations.

NEW QUESTION # 105

The Pennsylvania Insurance Department has both the right and the duty to complete which task in regards to licensed insurers?

- A. provide financial rehabilitation
- B. modify statute law to accompany contract conditions
- C. make periodic financial audits and market conduct examinations

- D. modify Insurance contract conditions

Answer: C

Explanation:

The Pennsylvania Insurance Department has both the right and the duty to conduct periodic financial audits and market conduct examinations of licensed insurers operating within the Commonwealth. This responsibility is central to the Department's role in protecting policyholders, maintaining insurer solvency, and ensuring compliance with Pennsylvania insurance laws and regulations. Financial audits evaluate an insurer's financial condition, reserves, capital adequacy, and overall solvency.

Market conduct examinations assess business practices such as claims handling, underwriting procedures, advertising, and policyowner service. Pennsylvania insurance study guides emphasize that these examinations help prevent unfair trade practices and ensure insurers meet contractual and statutory obligations.

The Department does not have authority to modify statute law or insurance contract conditions, as those functions belong to the Pennsylvania Legislature and contractual parties respectively. Additionally, while the Department may oversee rehabilitation or liquidation proceedings, it does not directly provide financial rehabilitation.

Thus, the only correct and verified duty listed under Pennsylvania Life, Accident, and Health Insurance regulations is the authority to make periodic financial audits and market conduct examinations of licensed insurers.

NEW QUESTION # 106

An insured submits a \$300 claim for medical expenses. The insurer notes that the insured has a past due premium of \$100, and as a result, the insurer only pays \$200. * Which of the following General Policy Provisions covers this situation?

- A. payment actions
- B. renewability
- C. unpaid premium
- D. payment of claims

Answer: C

Explanation:

The situation described falls under the unpaid premium general policy provision as outlined in Pennsylvania Accident and Health Insurance regulations. This provision allows an insurer to deduct any past-due premium from claim payments before issuing benefits to the insured. In the given example, the insured submits a \$300 claim, but because \$100 in premiums is overdue, the insurer lawfully reduces the payment to \$200.

Pennsylvania-approved insurance study guides explain that the unpaid premium provision protects insurers from paying claims when premiums have not been fully maintained, while still honoring coverage in force.

This provision applies only when coverage remains active and the policy has not lapsed.

The other options are incorrect. The payment of claims provision explains how and when claims are paid, not deductions for unpaid premiums. Renewability addresses continuation of coverage. Payment actions is not a recognized general policy provision.

Therefore, unpaid premium is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance policy standards.

NEW QUESTION # 107

Which of the following is a branch of dentistry dealing with diseases of the supporting structures of the teeth?

- A. Periodontics
- B. Endodontics
- C. Prosthodontics
- D. Orthodontics

Answer: A

Explanation:

In Pennsylvania Health Insurance and dental coverage classifications, periodontics is the branch of dentistry that deals with diseases of the supporting structures of the teeth, including the gums, periodontal ligament, and alveolar bone. This specialty focuses on the prevention, diagnosis, and treatment of gum disease and conditions that affect tooth support.

Pennsylvania insurance study materials categorize dental services by specialty to determine benefit coverage, limitations, and exclusions. Periodontal treatments may include scaling, root planing, gum surgery, and treatment of advanced periodontal disease.

These services are often subject to waiting periods or benefit limitations under dental insurance plans. The other options are incorrect based on dental specialty definitions. Prosthodontics involves crowns, bridges, and dentures. Orthodontics focuses on tooth alignment and bite correction, such as braces. Endodontics deals with diseases of the dental pulp and root canal therapy. Because periodontics specifically addresses the supporting structures of the teeth, it is the correct answer under Pennsylvania Accident and Health Insurance educational materials.

NEW QUESTION # 108

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PA-Life-Accident-and-Health exam Same type as the certification exams, PA-Life-Accident-and-Health exam preparation is in multiple-choice questions (MCQs), We will be releasing new data on this later this fall and will continue to report on this issue.

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