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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

With both PA-Life-Accident-and-Health exam practice test software you can understand the Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam format and polish your exam time management skills. Having experience with PA-Life-Accident-and-Health exam dumps environment and structure of exam questions greatly help you to perform well in the final Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) exam. The desktop practice test software is supported by Windows.

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q137-Q142):

NEW QUESTION # 137

Who of the following is required to be licensed as an insurance producer?

- A. An officer or director of an Insurer.
- B. An underwriter at an insurer.
- C. An individual selling a policy for commission
- D. An insurer administering a group plan.

Answer: C

Explanation:

In Pennsylvania, an insurance producer license is required for any individual who sells, solicits, or negotiates insurance policies for compensation, including commissions. Pennsylvania insurance regulations define a producer as someone who is directly involved in the transaction of insurance with the public.

Officers or directors of an insurer are not required to be licensed unless they are personally engaged in selling or soliciting insurance. Insurers administering group plans perform administrative functions and do not act as producers. Underwriters evaluate risk and determine policy terms but do not sell insurance to consumers, so they are also exempt from producer licensing requirements. Pennsylvania-approved licensing materials clearly state that receiving commission in exchange for selling insurance triggers the requirement for licensure. Therefore, the correct and verified answer is option A.

NEW QUESTION # 138

If an insurer determines the insured is totally disabled, the policyowner is relieved of paying the policy premiums as long as the disability continues. This statement describes the

- A. disability income rider.
- B. waiver of premium rider
- C. waiting period exemption.
- D. premium suspension clause.

Answer: B

Explanation:

The statement describes the waiver of premium rider, a common optional rider in Pennsylvania Life and Health Insurance policies. This rider relieves the policyowner of paying premiums when the insured becomes totally disabled, as defined in the policy, and remains disabled beyond a specified elimination period.

Pennsylvania-approved study guides explain that once total disability is confirmed, the insurer waives required premiums while keeping the policy fully in force. Coverage continues as if premiums were being paid, preserving cash values and death benefits. If the insured recovers, premium payments resume.

The other options are incorrect. A disability income rider provides monthly income, not premium relief. A waiting period exemption and premium suspension clause are not standard or recognized riders under Pennsylvania insurance regulations. Therefore, the waiver of premium rider is the correct and verified answer based on Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 139

An individual who is NOT acceptable by an insurer at standard rates because of health, habits, or occupation is called a

- A. standard risk.
- B. preferred risk.
- C. rating risk.
- D. substandard risk.

Answer: D

Explanation:

Under Pennsylvania Life, Accident, and Health Insurance classifications, an individual who is not acceptable at standard premium rates due to health conditions, hazardous habits, or dangerous occupations is classified as a substandard risk. Insurers may still issue coverage to such individuals but often with higher premiums, policy ratings, exclusions, or modified benefits to compensate for the increased risk.

Standard risks qualify for average premiums, while preferred risks receive lower-than-average rates due to superior health and lifestyle factors. The term "rating risk" is not a recognized underwriting classification under Pennsylvania insurance guidelines.

Substandard risks are commonly addressed through rated policies, flat extra premiums, or limited coverage options.

Pennsylvania-approved insurance study guides stress the importance of understanding risk classifications for underwriting and exam purposes. Since the individual is specifically described as unacceptable at standard rates, the correct and verified classification is substandard risk, making option A the correct answer.

NEW QUESTION # 140

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. fines.
- B. license revocation.
- C. order to cease and desist
- D. **incarceration**

Answer: D

Explanation:

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences. Understanding this distinction is essential for producer compliance and exam success.

Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

NEW QUESTION # 141

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

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

Answer: C

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 # 142

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