

# PA-Life-Accident-and-Health Exam Quick Prep, PA-Life-Accident-and-Health Testking Exam Questions

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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 (Q115-Q120):

### NEW QUESTION # 115

[I Intentionally withholding information that should be provided to an insurer is known as

- A. twisting.
- B. misrepresentation.
- C. estoppel
- **D. concealment.**

**Answer: D**

Explanation:

In Pennsylvania Life, Accident, and Health Insurance law, concealment is defined as the intentional withholding of material information that should be disclosed to an insurer during the application process.

Insurance contracts are based on the principle of utmost good faith, meaning both parties are expected to provide complete and accurate information.

Concealment occurs when an applicant knowingly fails to disclose facts that would affect the insurer's underwriting decision, such as medical history, hazardous occupations, or lifestyle risks. Unlike innocent mistakes, concealment involves deliberate omission and can materially affect the insurer's risk assessment.

The other options are incorrect under Pennsylvania insurance definitions. Twisting involves replacing a policy with another through misrepresentation. Estoppel prevents an insurer from denying coverage due to prior actions or statements. Misrepresentation refers to providing false statements, while concealment specifically involves withholding information.

If concealment is proven, Pennsylvania law allows the insurer to void the policy or deny claims, even after issuance. Therefore, intentionally withholding information that should be provided to an insurer is correctly identified as concealment.

### NEW QUESTION # 116

Medicare supplement policies are provided by

- A. the federal government.
- B. state governments.
- **C. private insurers.**
- D. employers.

**Answer: C**

Explanation:

Medicare Supplement policies, commonly referred to as Medigap, are issued by private insurance companies that are licensed and regulated by the Pennsylvania Insurance Department. While Medicare itself is a federal health insurance program, Medicare Supplement insurance is designed to fill coverage gaps left by Original Medicare, such as deductibles, coinsurance, and copayments. Pennsylvania Life and Health Insurance study guides clearly state that these policies are standardized under federal law but sold and administered exclusively by private insurers.

Neither employers, state governments, nor the federal government issue Medicare Supplement policies. The federal government establishes Medicare benefits, while the state enforces regulatory oversight to ensure insurers comply with consumer protection standards. Employers may offer retiree health benefits, but they do not provide Medigap policies. Therefore, under Pennsylvania insurance law and approved exam materials, private insurers are the only correct providers of Medicare Supplement policies.

### NEW QUESTION # 117

According to Pennsylvania insurance laws, what action can the insurance company take if the insured unintentionally understated his or her age on the original application?

- A. All amounts payable can be reduced to what they would be if the insured had reported the correct age.
- B. No punitive actions can be taken because the error was unintentional.
- C. The policy can be terminated for misrepresentation.
- D. Current claims must be paid under the incorrect age, but future claims can be paid under the correct age.

**Answer: A**

Explanation:

Under Pennsylvania Life Insurance law, policies are required to contain a misstatement of age provision. This provision addresses situations in which the insured unintentionally understates or overstates their age at the time of application. Pennsylvania-approved insurance study materials clearly state that age is a critical underwriting factor because it directly affects premium calculations and policy benefits.

When an incorrect age is discovered, the insurer cannot cancel the policy or deny claims solely due to the mistake, provided the misstatement was unintentional. Instead, the policy benefits are adjusted to reflect what the premium would have purchased at the correct age. This means that all amounts payable under the policy- including death benefits-are recalculated proportionately based on the accurate age of the insured.

Option A is incorrect because unintentional age misstatements do not constitute material misrepresentation.

Option B is incorrect because Pennsylvania law does not differentiate between current and future claims in this situation. Option D is incorrect because corrective action is allowed, even when the error was accidental.

Therefore, according to Pennsylvania Life Insurance regulations, the insurer may reduce benefits to the amount that the paid premium would have purchased at the correct age, making option C the correct answer.

### NEW QUESTION # 118

In Pennsylvania law, personally identifiable financial information includes all of the following information EXCEPT

- A. information from a consumer report.
- B. account balance information and payment history.
- C. Information a consumer provides to a licensee in an insurance application.
- D. information such as blind data that does not include names and addresses.

**Answer: D**

Explanation:

Pennsylvania insurance law defines personally identifiable financial information (PIFI) as data that can be linked to an individual and used to identify that person's financial condition or transactions. According to Pennsylvania privacy and information protection standards included in Life, Accident, and Health Insurance study materials, PIFI includes information obtained from consumer reports, data provided by consumers on insurance applications, and financial details such as account balances and payment histories. The exception is blind data, which is information that has been anonymized and does not include personal identifiers such as names, addresses, Social Security numbers, or account numbers. Since blind data cannot be traced back to a specific individual, it does not meet the definition of personally identifiable financial information under Pennsylvania law. The purpose of these privacy regulations is to protect consumers from unauthorized disclosure or misuse of sensitive personal information while allowing insurers to use aggregated or anonymized data for statistical or underwriting purposes. Therefore, option C is the correct answer.

### NEW QUESTION # 119

The commissioner may refuse to issue a license if the applicant

- A. Is not a resident of Pennsylvania.
- B. is 20-years of age.
- C. provided incorrect information on licensing application
- D. has allowed an insurance license to lapse.

**Answer: C**

Explanation:

In Pennsylvania, the Insurance Commissioner has the authority to refuse to issue an insurance license if an applicant

provides incorrect, misleading, or false information on the licensing application. This authority is granted to protect the public and maintain integrity within the insurance industry. Honesty and accuracy are fundamental licensing requirements under Pennsylvania insurance law.

Allowing a license to lapse does not automatically disqualify an applicant from obtaining a new license.

Pennsylvania does not require residency to obtain a license, as nonresident licenses are permitted. Being 20 years old does not disqualify an applicant, as the minimum licensing age in Pennsylvania is 18.

Therefore, providing incorrect information on the application is a valid and enforceable reason for license denial. The correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations is D.

## NEW QUESTION # 120

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