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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q30-Q35):

NEW QUESTION # 30

Which General Policy Provision allows an insurer to adjust policy benefits and/or premium rates if the insured has changed to a more hazardous occupation?

- A. change of occupation provision
- B. policy assignment provision
- C. modified occupation provision
- D. modified assignment provision

Answer: A

Explanation:

The change of occupation provision is a standard general policy provision in Pennsylvania Accident and Health Insurance policies. This provision allows the insurer to adjust benefits or premium rates if the insured changes to a more hazardous occupation after the policy has been issued.

Pennsylvania insurance education materials explain that if the insured moves into a higher-risk occupation, the insurer may reduce benefits to the amount the original premium would have purchased for that occupation. Conversely, if the insured moves to a less hazardous occupation, benefits may increase or premiums may decrease. The other answer choices are not recognized provisions related to occupational risk.

Therefore, the change of occupation provision is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

NEW QUESTION # 31

The commissioner may refuse to issue a license if the applicant

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

Answer: A

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 # 32

Long-term care insurance is any insurance policy or rider designed to provide coverage for a MINIMUM benefit period of

- A. 1 year.
- B. 2 years.
- C. 5 years.
- D. 10 years.

Answer: A

Explanation:

Under Pennsylvania Long-Term Care (LTC) insurance regulations, a policy or rider must provide coverage for a minimum benefit period of at least 12 months, or 1 year, to be classified as long-term care insurance. This requirement ensures that the policy addresses extended care needs rather than short-term medical or rehabilitation services.

Long-term care insurance covers services such as nursing home care, assisted living, home health care, and custodial care, which are not typically covered by standard health insurance or Medicare for extended durations. Policies offering less than one year of

benefits do not meet Pennsylvania's statutory definition of long-term care insurance. Options listing longer periods may be available as policy choices, but they exceed the minimum requirement. Therefore, the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance study materials is A. 1 year.

NEW QUESTION # 33

Backdating on a life insurance policy is the practice of

- A. excluding medical coverage for preexisting medical conditions.
- B. reinstating a lapsed policy.
- C. accepting the premium after the expiration of the grace period.
- D. **making the policy effective on an earlier date than the present.**

Answer: D

Explanation:

Backdating in a Pennsylvania life insurance policy refers to the practice of assigning an effective date earlier than the actual application or issue date of the policy. This is permitted under Pennsylvania insurance regulations primarily to allow the insured to qualify for a lower premium based on a younger insurance age.

Insurers typically allow backdating up to six months, provided the policyowner pays the required back premiums from the backdated effective date to the current date.

Backdating does not reinstate a lapsed policy, accept late premiums beyond the grace period, or exclude coverage for preexisting conditions. Those activities are governed by separate provisions such as reinstatement clauses, grace period rules, and preexisting condition limitations found mainly in health insurance policies. Pennsylvania life insurance study materials emphasize that backdating is strictly regulated and must be requested by the applicant, not imposed by the insurer. Its sole purpose is age-based premium adjustment, making option A the correct answer.

NEW QUESTION # 34

The Commissioner may take disciplinary action against a licensee for any of the following reasons EXCEPT:

- A. Committing unfair trade practices
- B. Violating any insurance law
- C. **Being convicted of a summary offense**
- D. Making untrue statements in the license application

Answer: C

Explanation:

Under Pennsylvania insurance law, the Insurance Commissioner has broad authority to take disciplinary action against licensees for serious violations related to honesty, competence, and compliance with insurance regulations. Grounds for discipline include committing unfair trade practices, violating insurance laws, and making untrue or misleading statements on a license application. These actions directly impact consumer protection and the integrity of the insurance industry.

However, being convicted of a summary offense alone is generally not sufficient grounds for disciplinary action unless it relates directly to insurance activities, fraud, or moral turpitude. Summary offenses are minor violations under Pennsylvania law, such as traffic infractions, and do not typically reflect on a licensee's professional fitness. Pennsylvania-approved insurance education materials clarify that disciplinary actions focus on offenses that demonstrate untrustworthiness or harm to the public. Therefore, option A is the correct exception.

NEW QUESTION # 35

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