

# Exam PA-Life-Accident-and-Health Details and Insurance Licensing Latest PA-Life-Accident-and-Health Exam Testking: Pennsylvania Life, Accident and Health Exam Pass for Sure

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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 (Q72-Q77):

#### NEW QUESTION # 72

Which one of the following types of benefits is often excluded from coverage under an HMO plan?

- A. physical examinations
- B. emergency services
- C. adult routine eye examinations
- D. in-patient surgeries

**Answer: C**

Explanation:

Under Pennsylvania Accident and Health Insurance principles, Health Maintenance Organization (HMO) plans are designed to provide comprehensive medical care while controlling costs through managed care networks.

HMOs typically emphasize preventive services, coordinated care, and cost efficiency. As a result, many essential medical services such as physical examinations, emergency services, and inpatient surgeries are generally included as covered benefits, subject to plan rules and network requirements.

However, adult routine eye examinations are often excluded from standard HMO coverage. Pennsylvania- approved insurance study guides clearly distinguish between medical necessity and routine or elective care.

While eye exams related to medical conditions such as glaucoma, eye infections, or injuries may be covered, routine vision care for adults-including standard eye exams for glasses or contact lenses-is usually excluded unless a separate vision rider or supplemental plan is purchased.

The exclusion reflects the classification of routine vision care as non-essential or elective, rather than medically necessary. HMOs focus on medical treatment rather than vision correction services. This exclusion does not typically apply to children, as pediatric vision benefits are often mandated under preventive care standards. Therefore, according to Pennsylvania Life, Accident, and Health Insurance documentation, adult routine eye examinations are the most commonly excluded benefit under HMO plans.

#### NEW QUESTION # 73

An incomplete application submitted to an insurer is

- A. returned to the submitting producer for completion.
- B. automatically rated by the underwriter
- C. automatically declined by the Insurer.
- D. declined after 30 days if no response for completion is received.

**Answer: A**

Explanation:

In Pennsylvania insurance practice, an application must be complete before underwriting can occur. If an application is submitted with missing or incomplete information, it is returned to the submitting producer for completion. Pennsylvania-approved insurance study materials emphasize that underwriting decisions must be based on full disclosure and accurate data.

An incomplete application cannot be automatically rated or declined because doing so would violate fair underwriting standards. There is also no statutory requirement to automatically decline an application after a specific period due to incompleteness. The responsibility lies with the producer to obtain the missing information from the applicant and resubmit the application. Therefore, returning the application for completion is the only compliant and verified procedure.

#### NEW QUESTION # 74

Which is NOT subject to exclusion from coverage under long-term care (LTC) policies?

- A. self-inflicted injuries
- **B. organically-based mental illness (e.g., senile dementia)**
- C. injuries from War
- D. chemical or alcohol dependency

**Answer: B**

Explanation:

Under Pennsylvania Long-Term Care (LTC) Insurance regulations, organically-based mental illnesses, such as senile dementia or Alzheimer's disease, are not subject to exclusion from coverage. Pennsylvania-approved LTC policies must provide benefits for cognitive impairments that arise from organic or physical causes, recognizing these conditions as legitimate medical illnesses requiring long-term care services.

In contrast, LTC policies may exclude coverage for injuries resulting from war, self-inflicted injuries, and chemical or alcohol dependency. These exclusions are clearly permitted under Pennsylvania insurance statutes and are consistently highlighted in LTC policy provisions and licensing study guides. Substance abuse and self-harm are considered behavioral or intentional risks and may be excluded unless required otherwise by law.

Organically-based mental illnesses differ significantly because they involve degenerative brain conditions rather than voluntary behavior. Pennsylvania regulations require LTC policies to address cognitive impairment as a qualifying trigger for benefits, including supervision needs. As a result, organically-based mental illness cannot be excluded and is the correct and verified answer.

**NEW QUESTION # 75**

What is the approach to assessing the consumer's need for life insurance that focuses on an individual's future stream of income?

- A. Affordability approach
- **B. Human Life Value approach**
- C. Needs approach
- D. Return of Investment approach

**Answer: B**

Explanation:

The Human Life Value (HLV) approach is the method of assessing a consumer's life insurance needs that focuses on the individual's future stream of income. Pennsylvania Life Insurance study materials describe this approach as a way to estimate the present value of an insured's expected earnings over their remaining working years. The purpose is to determine how much life insurance would be needed to replace the income lost if the insured were to die prematurely.

Under the HLV approach, factors such as age, occupation, earnings, employment duration, inflation, and family dependency are evaluated. This approach views the insured as an income-producing asset whose economic value must be protected for dependents. The other options do not align with this concept. The needs approach focuses on specific financial obligations such as debts, education, and living expenses. The affordability approach considers what the individual can afford in premiums, not income replacement. The return on investment approach is not a recognized method for determining life insurance needs under Pennsylvania-approved education materials. Therefore, option B is the correct and verified answer.

**NEW QUESTION # 76**

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

**Answer: B**

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 # 77

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