

# PA-Life-Accident-and-Health Reliable Braindumps Sheet | PA-Life-Accident-and-Health Valid Exam Vce

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## Life, Accident, and Health or Sickness Examination PSI Licensing Exam (2025)

### Complete Set of Questions and Verified Answers

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what is meant by referring to an insurance policy as a unilateral contract?  
**Only one party makes a legally enforceable promise.**

When must insurance records of insurance agents and brokers be made available to the insurance commissioner?  
**At all times.**

Any situation that presents the possibility of a loss is known as?  
**a loss exposure.**

Which of the following information is not required to be communicated in a Life insurance contract?  
**Personal Judgement**

the direct distribution of insurance utilizes all of the following to move the sale of insurance Except?  
**Telephone call from an agent.**

A contract in which one party promises to indemnify another against loss that arises from an unknown event is  
**an insurance policy.**

All of the occurrences listed below are examples of an insurable event as defined by the California Insurance code EXCEPT?  
**an insured suffers a financial loss in the state lottery.**

all of the following statements about aleatory contracts are true EXCEPT?  
**the insured and insurer contribute equally to the contract.**

all of the following would be considered unfair trade practices EXCEPT?  
**committing any act of discrimination whether it be deemed fair or unfair.**

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## **Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q102-Q107):**

### **NEW QUESTION # 102**

Within how many days does the free-look provision allow the insured the right to return a long-term care policy for full premium?

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

### **Answer: A**

Explanation:

Pennsylvania Long-Term Care (LTC) Insurance regulations require a 30-day free-look period, allowing the insured to return the policy for a full refund of any premium paid. This provision begins on the date the policy is delivered and provides consumers sufficient time to review coverage terms, benefits, limitations, and exclusions.

Pennsylvania-approved LTC study guides emphasize that the extended free-look period reflects the complexity and long-term financial commitment associated with long-term care insurance. If the policy is returned within the 30-day period, it is treated as though it was never issued, and no coverage remains in force.

The shorter free-look periods listed in the other answer choices—5, 10, or 15 days—do not apply to long-term care policies in Pennsylvania. Therefore, 30 days is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

### **NEW QUESTION # 103**

Dividends are NOT subject to taxation because they are

- A. a guaranteed policy benefit.
- B. equivalent to returning a premium
- C. considered prepaid policyowner equity.
- D. considered cash value reductions of policy death benefit proceeds.

### **Answer: B**

Explanation:

In Pennsylvania Life Insurance policies, dividends paid to policyowners are not subject to taxation because they are considered a return of excess premium, not earned income. Dividends arise when a mutual insurer's actual mortality, expenses, or investment returns are more favorable than originally projected. Since policyowners in mutual companies are essentially owners of the insurer, dividends represent overpaid premiums being returned.

Pennsylvania-approved insurance education materials clearly state that dividends are not guaranteed and are paid only when declared by the insurer. However, when received, they are generally not taxable up to the total amount of premiums paid into the policy. This treatment aligns with federal tax principles discussed in insurance licensing curricula.

The other answer choices are incorrect because dividends are not guaranteed policy benefits, they are not classified as prepaid equity, and they do not represent reductions of death benefit proceeds. While dividends may be used to reduce premiums, purchase paid-up additions, or accumulate interest, their tax-free status is rooted in their classification as premium refunds.

Thus, the correct and verified reason dividends are not taxable under Pennsylvania Life Insurance standards is that they are equivalent to returning a premium.

### **NEW QUESTION # 104**

An annuitant dies during the accumulation period. What happens to the cash in the annuity?

- A. it is paid to the IRS
- B. the company keeps it
- C. it is paid to the beneficiary

- D. it is paid into the estate

**Answer: C**

Explanation:

In Pennsylvania annuity regulations, if an annuitant dies during the accumulation period, the cash value of the annuity is paid to the designated beneficiary. During the accumulation phase, funds are still growing and have not yet been converted into income payments. As such, the value remains available for transfer upon death.

Pennsylvania-approved insurance study materials explain that annuity contracts are designed to protect accumulated funds and ensure they pass to beneficiaries rather than being forfeited. If no beneficiary is named, the proceeds typically become payable to the annuitant's estate. The funds are not paid to the IRS, nor does the insurance company retain them.

This provision ensures annuities function as both retirement accumulation vehicles and estate planning tools.

Therefore, payment to the beneficiary is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

**NEW QUESTION # 105**

Which is NOT a characteristic of a major medical expense policy?

- A. Deductibles
- B. **Elimination periods**
- C. Coinsurance
- D. Stop loss limits

**Answer: B**

Explanation:

A major medical expense policy under Pennsylvania Accident and Health Insurance guidelines is designed to provide broad coverage for catastrophic medical costs. These policies are characterized by several standard features, including deductibles, coinsurance, and stop-loss limits.

Deductibles require the insured to pay a specified amount before coverage begins. Coinsurance requires the insured to share a percentage of covered expenses after the deductible is met. Stop-loss limits protect the insured by capping out-of-pocket expenses, after which the insurer pays 100% of covered costs.

An elimination period, however, is not a feature of major medical insurance. Elimination periods apply primarily to disability income policies, where benefits begin only after a waiting period following the onset of disability. Medical expense policies pay based on incurred expenses rather than elapsed time.

Because elimination periods do not apply to major medical expense coverage, option C is the correct and verified answer under Pennsylvania insurance documentation.

**NEW QUESTION # 106**

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

- A. account balance information and payment history.
- B. information from a consumer report.
- 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 # 107

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