

# Insurance Licensing PA-Life-Accident-and-Health考古題 分享 -最新PA-Life-Accident-and-Health題庫資源



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>> Insurance Licensing PA-Life-Accident-and-Health考古題分享 <<

## 最新PA-Life-Accident-and-Health題庫資源，PA-Life-Accident-and-Health測試

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## 最新的 Pennsylvania Insurance Licencing (PAIN) PA-Life-Accident-and-Health 免費考試真題 (Q135-Q140):

### 問題 #135

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

答案: D

解題說明:

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.

問題 #136

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

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

答案: A

解題說明:

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 A is the correct and verified answer.

問題 #137

Which is an accurate statement regarding the taxation of personal life insurance?

- A. Lump sum death benefits are income tax free.
- B. The payment of accelerated death benefits are reported as taxable income.
- C. Dividends and interest earned are taxable as ordinary income.
- D. The interest on a policy loan is tax deductible to the insured.

答案: A

解題說明:

Pennsylvania Life Insurance taxation principles follow federal tax treatment standards taught in state-approved insurance education materials. Lump sum death benefits paid from a personal life insurance policy are generally income tax free to the beneficiary. This favorable tax treatment is one of the primary advantages of life insurance as a financial planning tool.

The death benefit is excluded from the beneficiary's gross income when paid as a lump sum, regardless of the size of the policy. However, interest earned on proceeds left with the insurer under a settlement option may be taxable, but the principal amount remains tax free.

The other options are incorrect. Interest on a policy loan is not tax deductible. Accelerated death benefits are generally not taxable when paid due to terminal or chronic illness. Dividends are considered a return of premium and are not taxable unless they exceed the total premiums paid.

Accordingly, under Pennsylvania Life Insurance taxation rules, the correct statement is that lump sum death benefits are income tax free, making option C correct.

### 問題 #138

Written proof of loss must be furnished to the health insurer within how many days after the date of loss?

- A. 15 days.
- B. 30 days.
- C. 45 days.
- D. 90 days.

答案: D

解題說明:

Pennsylvania Health Insurance policies are required to contain specificuniform policy provisions, including theProof of Lossprovision. According to Pennsylvania Accident and Health Insurance standards, written proof of loss must be furnished to the insurerwithin 90 days after the date of loss.

This provision allows the insurer sufficient time to investigate the claim while protecting the insured's right to benefits. If it is not reasonably possible to submit proof within 90 days, Pennsylvania rules permit submission as soon as reasonably possible, provided it is not later than one year from the required filing date, except in cases of legal incapacity.

The other answer choices-15, 30, and 45 days-do not align with Pennsylvania's mandated policy provisions and are therefore incorrect. This 90-day requirement is a consistent testing point on the Pennsylvania Life, Accident, and Health Insurance exam and reflects long-standing regulatory practice. Thus, 90 daysis the correct and verified answer.

### 問題 #139

In Pennsylvania, a provision that protects a policyowner from a misrepresentation caused by an innocent mistake on the application after 2 years is

- A. an Incontestability provision.
- B. a nonforfeiture provision.
- C. a negligence provision.
- D. an elimination provision.

答案: A

解題說明:

In Pennsylvania, theIncontestability provisionprotects a policyowner from policy cancellation due to misrepresentations made innocently on the application after a specified period, typicallytwo years. This provision is mandatory in life and health insurance policies under Pennsylvania insurance regulations and is designed to provide long-term security to policyowners.

Once the policy has been in force for two years, the insurer may no longer contest the policy based on application misstatements unless fraud was committed. Innocent errors, omissions, or misunderstandings cannot be used to void coverage after this period. This protection ensures that beneficiaries and insured individuals are not unfairly denied benefits after years of premium payments. The other options are incorrect. A negligence provision is not a standard insurance clause. A nonforfeiture provision deals with policy values when a policy lapses. An elimination provision refers to waiting periods before benefits begin. Therefore, according to Pennsylvania Life, Accident, and Health Insurance licensing materials, the correct and verified answer isIncontestability provision, optionB.

### 問題 #140

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