

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



BONUS!!! 免費下載PDFExamDumps PA-Life-Accident-and-Health考試題庫的完整版: [https://drive.google.com/open?id=1GPUdC5\\_6ZA9aSo74kiobUGlkd0Lp84DP](https://drive.google.com/open?id=1GPUdC5_6ZA9aSo74kiobUGlkd0Lp84DP)

PDFExamDumps是一個優秀的IT認證考試資料網站，在PDFExamDumps您可以找到關於Insurance Licensing PA-Life-Accident-and-Health認證考試的考試心得和考試材料。您也可以在PDFExamDumps免費下載部分關於Insurance Licensing PA-Life-Accident-and-Health考試的考題和答案。PDFExamDumps還將及時免費為您提供有關Insurance Licensing PA-Life-Accident-and-Health考試材料的更新。並且我們的銷售的考試考古題資料都提供答案。我們的IT專家團隊將不斷的利用行業經驗來研究出準確詳細的考試練習題來協助您通過考試。總之，我們將為您提供你所需要的一切關於Insurance Licensing PA-Life-Accident-and-Health認證考試的一切材料。

PDFExamDumps 考題大師始終致力與為客戶提供 PA-Life-Accident-and-Health 認證的全真考題及認證學習資料，該模擬試題可以在不同的電腦中使用，這對於考生來說沒有任何限制。我們的 PA-Life-Accident-and-Health 權威考試題庫軟體是 Insurance Licensing 認證廠商的授權產品，全新的收錄了 Insurance Licensing 認證考試的所有試題，並根據認證的不斷變化而動態更新，參考資料的考試試題都是最新推出的。能够帮助你一次通过 Insurance Licensing PA-Life-Accident-and-Health 认证考试。

>> 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

為了不讓你得生活留下遺憾和後悔，我們應該盡可能抓住一切改變生活的機會。你做到了嗎？PDFExamDumps Insurance Licensing的PA-Life-Accident-and-Health考試培訓資料是幫助每個想成功的IT人士提供的培訓資料，幫助你們順利通過Insurance Licensing的PA-Life-Accident-and-Health考試認證。為了不讓成功與你失之交臂，趕緊行動吧。

## 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 A 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 specific uniform policy provisions, including the Proof of Loss provision. According to Pennsylvania Accident and Health Insurance standards, written proof of loss must be furnished to the insurer within 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 days is 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, the Incontestability provision protects a policyowner from policy cancellation due to misrepresentations made innocently on the application after a specified period, typically two 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 is Incontestability provision, option B.

### 問題 #140

.....

PDFExamDumps的PA-Life-Accident-and-Health資料的命中率高達100%。它可以保證每個使用過它的人都順利通過考試。當然，這也並不是說你就完全不用努力了。你需要做的就是，認真學習這個資料裏出現的所有問題。只有這樣，在考試的時候你才可以輕鬆應對。怎麼樣？PDFExamDumps的資料可以讓你在準備考試時節省很多的時間。它是你通過PA-Life-Accident-and-Health考試的保障。想要這個資料嗎？那就快點擊PDFExamDumps的網站來購買吧。另外，你也可以在購買之前先試用一下資料的樣本。這樣你就可以親自確定資料的質量如何了。

**最新PA-Life-Accident-and-Health題庫資源：**[https://www.pdfexamdumps.com/PA-Life-Accident-and-Health\\_valid-braindumps.html](https://www.pdfexamdumps.com/PA-Life-Accident-and-Health_valid-braindumps.html)

许多雇主都认为最新PA-Life-Accident-and-Health題庫資源是许多开放职位的良好先决条件，PDFExamDumps 最新

PA-Life-Accident-and-Health題庫資源,專業IT認證題庫供應商, 提供Insurance Licensing 最新PA-Life-Accident-and-Health題庫資源、Microsoft、IBM、Oracle等國際IT認證題庫 PDFExamDumps 最新PA-Life-Accident-and-Health題庫資源 專業IT認證題庫供應商, 提供Insurance Licensing 最新PA-Life-Accident-and-Health題庫資源、Microsoft、IBM、Nortel、最新PA-Life-Accident-and-Health題庫資源、Oracle等各大IT認證題庫, 我們還會不定期的更新所有考試的考古題, 想獲得最新的PA-Life-Accident-and-Health考古題就在我們的網站, 確保你成功通過PA-Life-Accident-and-Health考試, 實現夢想, PDFExamDumps是個為Insurance Licensing PA-Life-Accident-and-Health 認證考試提供短期的有效培訓的網站, 但是PDFExamDumps能保證你的Insurance Licensing PA-Life-Accident-and-Health 認證考試及格。

最真實的PA-Life-Accident-and-Health認證考試資料

當你嘗試了我們提供的關於Insurance Licensing PA-Life-Accident-and-Health認證考試的部分考題及答案,你可以對我們PDFExamDumps做出選擇了, 我們會100%為你提供方便以及保障。

www.stes.tyc.edu.tw, school.kitindia.in, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt,  
www.stes.tyc.edu.tw, Disposable vapes

BONUS!!! 免費下載PDFExamDumps PA-Life-Accident-and-Health考試題庫的完整版: [https://drive.google.com/open?id=1GPUdC5\\_6ZA9aSo74kiobUGlkd0Lp84DP](https://drive.google.com/open?id=1GPUdC5_6ZA9aSo74kiobUGlkd0Lp84DP)