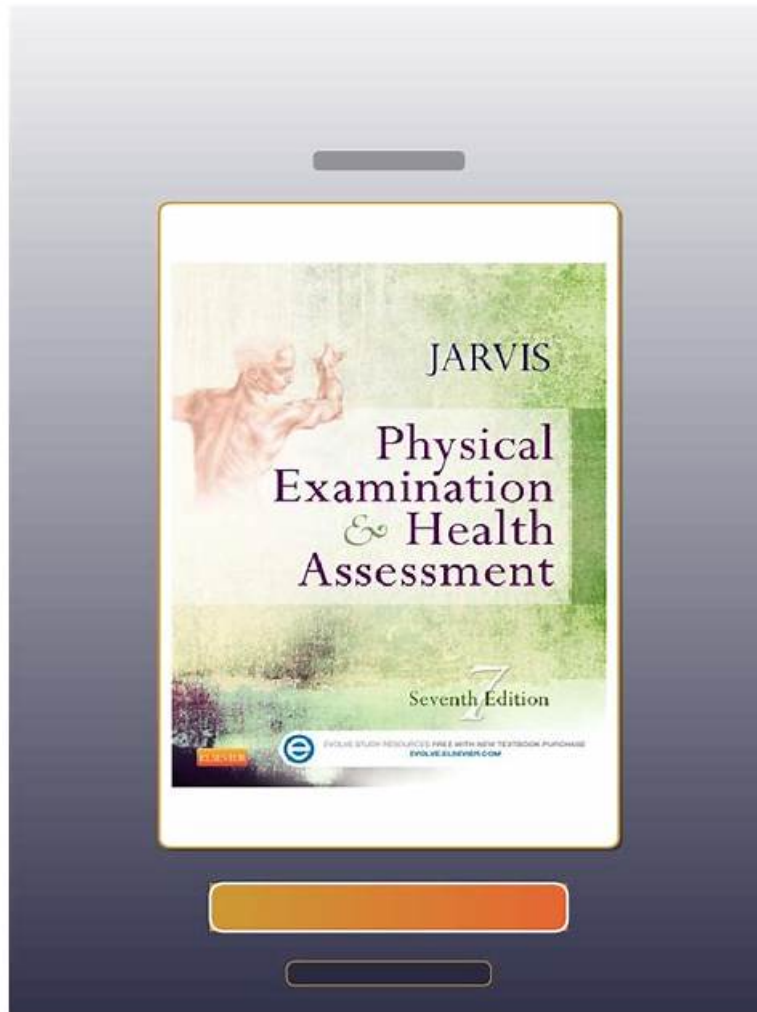


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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q135-Q140):

NEW QUESTION # 135

Which of the following is a branch of dentistry dealing with the replacement of missing parts?

- A. Prosthodontics
- B. Endodontics
- C. Periodontics
- D. Orthodontics

Answer: A

Explanation:

In Pennsylvania Accident and Health Insurance education, prosthodontics is defined as the branch of dentistry that deals with the replacement of missing teeth and oral structures. This specialty focuses on restoring oral function, appearance, and comfort through devices such as dentures, bridges, crowns, and dental implants.

Dental insurance policies regulated under Pennsylvania guidelines frequently reference prosthodontic services as major restorative procedures.

The other options represent different dental specialties. Periodontics focuses on gum disease and supporting structures of the teeth. Endodontics deals with diseases of the tooth pulp, including root canal therapy.

Orthodontics is concerned with the alignment of teeth and jaws using braces or similar devices. None of these specialties primarily involve replacing missing teeth.

Understanding these distinctions is important when reviewing dental coverage, benefit schedules, and exclusions within health insurance policies. Prosthodontic services are often subject to waiting periods, higher coinsurance, or annual maximums under Pennsylvania-regulated dental plans. Therefore, prosthodontics is the correct and verified answer based on Pennsylvania Life, Accident, and Health Insurance study materials.

NEW QUESTION # 136

The main purpose of insurance is to

- A. retain risk.
- B. reduce risk.
- C. transfer risk.
- D. avoid risk.

Answer: C

Explanation:

The primary purpose of insurance, as defined in Pennsylvania Life, Accident, and Health Insurance study guides, is to transfer risk from an individual or business to an insurance company. Insurance does not eliminate risk, nor does it prevent losses from occurring. Instead, it shifts the financial burden of potential losses from the insured to the insurer in exchange for the payment of a premium.

Risk transfer occurs through a legally binding contract known as an insurance policy. The insured pays premiums, and in return, the insurer agrees to assume specified risks and provide financial compensation if a covered loss occurs. This mechanism allows individuals to protect themselves against large, unpredictable financial losses that could otherwise cause severe hardship.

The other options are incorrect under Pennsylvania insurance principles. Insurance does not reduce risk; risk reduction involves safety measures or loss prevention strategies. It does not retain risk, which occurs when an individual chooses to self-insure.

Insurance also does not avoid risk entirely, as risk avoidance would require eliminating the activity altogether. Therefore, the fundamental and verified purpose of insurance is the transfer of risk, making option C the correct answer.

NEW QUESTION # 137

An insured named her four children as beneficiaries in equal shares to her \$60,000 life insurance policy. Her eldest child has two children and dies prior to the insured. The other three children do not have children of their own. If the insured designated the beneficiaries per capita, how will the proceeds be distributed?

- A. The three surviving children will each receive \$15,000. The remaining \$15,000 will be paid to the insured's estate.
- B. The three surviving children will each receive \$20,000.

- C. The three surviving children will each receive \$15,000. The insured's grandchildren will each receive \$7,500.
- D. The three surviving children will each receive \$15,000.

Answer: B

Explanation:

Under Pennsylvania Life Insurance beneficiary designations, per capita distribution means that proceeds are divided equally among the surviving named beneficiaries at the time of the insured's death. If a beneficiary predeceases the insured, that beneficiary's share is not passed down to heirs or descendants. Instead, the deceased beneficiary's share is reallocated among the remaining living beneficiaries.

In this scenario, the insured named four children as beneficiaries in equal shares of a \$60,000 policy. One child died before the insured, leaving three surviving children at the time of death. Because the designation is per capita, only the living beneficiaries are entitled to the proceeds. The deceased child's children (the insured's grandchildren) receive no portion of the benefit under per capita distribution.

The total policy proceeds of \$60,000 are divided equally among the three surviving children. Each receives \$20,000. If the insured had selected per stirpes, the deceased child's share would have passed to their children.

However, Pennsylvania insurance study materials clearly distinguish per capita as distribution by headcount of living beneficiaries, not by family line.

Therefore, option D is correct.

NEW QUESTION # 138

When an insurer has the right to terminate a health insurance policy for specific reasons other than the insured's health, the plan is described as

- A. conditionally renewable.
- B. guaranteed renewable.
- C. condition dependent.
- D. flexibly renewable.

Answer: A

Explanation:

Under Pennsylvania Health Insurance provisions, a policy described as conditionally renewable allows the insurer to terminate or refuse renewal of the policy for specific reasons other than the insured's health status.

These permitted reasons are clearly stated in the policy and may include factors such as the insured reaching a certain age, changes in occupation, nonpayment of premiums, or termination of a particular class of insureds.

Pennsylvania insurance study materials emphasize that the key feature of a conditionally renewable policy is that termination cannot be based on deterioration of the insured's health alone.

This differs significantly from other renewal types. A guaranteed renewable policy ensures the insurer cannot cancel coverage as long as premiums are paid, although premiums may increase for an entire class. A flexibly renewable policy allows the insurer to change premiums or benefits on renewal with proper notice. A condition dependent policy is not a recognized renewal classification in Pennsylvania insurance law.

Therefore, when an insurer retains the right to terminate coverage for reasons specified in the contract, excluding health-related causes, the policy is correctly classified as conditionally renewable under Pennsylvania Life, Accident, and Health Insurance regulations.

NEW QUESTION # 139

When a Pennsylvania producer's appointment is to be terminated, how many days does the insurer have to submit a copy of the statement to the producer after notification to the commissioner?

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

Answer: C

Explanation:

Under Pennsylvania Insurance Department regulations, when an insurer terminates a producer's appointment, the insurer must notify the Insurance Commissioner. After this notification, the insurer has 60 days to provide the producer with a copy of the termination statement.

Pennsylvania-approved producer licensing materials emphasize that this requirement ensures transparency and allows the producer to review the reasons for termination. If the termination involves alleged misconduct, the producer has the opportunity to respond or contest the information provided to the Department.

The timeframe is strictly enforced to protect both consumer interests and producer rights. The other answer choices-15, 45, and 90 days-do not align with Pennsylvania statutory requirements. Therefore, 60 days is the correct and verified answer based on Pennsylvania Life, Accident, and Health Insurance licensing documentation.

NEW QUESTION # 140

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