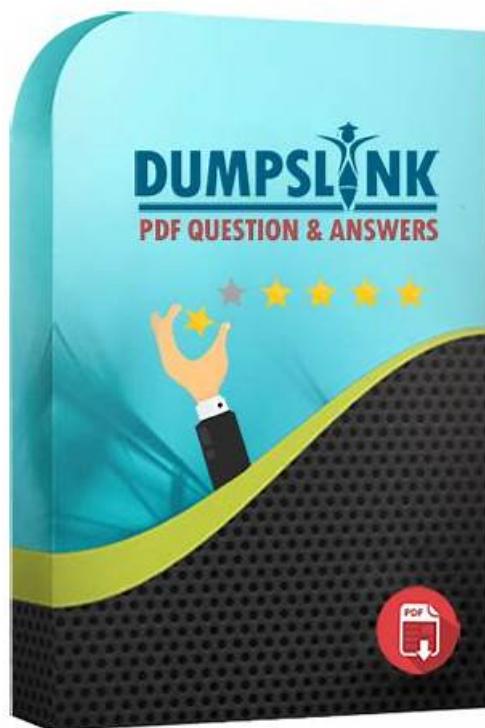


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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q44-Q49):

NEW QUESTION # 44

Which type of life insurance policy is characterized by premiums that are fully paid up within a stated period, after which no further premiums are REQUIRED?

- A. Basic installment insurance.
- B. Prepaid premium insurance.
- C. Lump sum insurance.
- D. **Limited payment insurance.**

Answer: D

Explanation:

A limited payment life insurance policy is characterized by premiums that are paid over a specified period, after which no further premium payments are required, yet coverage continues for the insured's lifetime.

Pennsylvania Life Insurance study guides describe this policy type as a form of permanent insurance, commonly whole life, with accelerated premium payment schedules.

Common examples include 10-pay life, 20-pay life, or policies paid up at age 65. These policies appeal to individuals who want lifetime coverage but prefer to complete premium payments during their working years.

Once the premium-paying period ends, the policy remains fully in force, and the death benefit is guaranteed.

The other options listed are not recognized policy types under Pennsylvania insurance standards. Lump sum insurance is not a formal classification. Basic installment insurance refers to payout methods, not premium structure. Prepaid premium insurance is not a valid life insurance category.

Because limited payment policies explicitly provide for premiums that are fully paid within a stated period, option C is the correct and verified answer.

NEW QUESTION # 45

The process by which an insurer decides to whom to issue a policy is known as

- A. assignment.
- B. adverse selection.
- C. risk classification.
- D. **underwriting.**

Answer: D

Explanation:

Under Pennsylvania Life, Accident, and Health Insurance law, underwriting is the formal process by which an insurer evaluates an applicant and decides whether to issue a policy, under what terms, and at what premium rate. This process involves analyzing risk factors such as age, health history, occupation, lifestyle, and financial suitability. Pennsylvania insurance study materials emphasize that underwriting is essential to maintaining the insurer's financial stability and ensuring equitable treatment of policyholders.

Underwriting differs from risk classification, which is the grouping of individuals with similar risk characteristics after underwriting decisions are made. Adverse selection refers to the tendency of higher-risk individuals to seek insurance more actively than lower-risk individuals, which underwriting is designed to prevent. Assignment involves transferring ownership rights of a policy, not evaluating applicants.

Pennsylvania law requires underwriting decisions to be based on lawful and actuarially sound criteria, prohibiting unfair discrimination. Insurers may accept, rate, limit, or decline coverage based on underwriting results. Therefore, the process by which an insurer decides to whom to issue a policy is correctly identified as underwriting.

NEW QUESTION # 46

An incomplete application submitted to an insurer is

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

Answer: D

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 # 47

The types of life insurance generally used to cover key employee indemnification are

- A. universal, term, and whole life Insurance.
- B. decreasing term life insurance.
- C. joint, permanent and credit life insurance.
- D. limited-pay, adjustable, and group life insurance.

Answer: A

Explanation:

Key employee indemnification insurance protects a business against financial loss resulting from the death of a key employee.

Pennsylvania Life Insurance study materials identify term life, whole life, and universal life insurance as the most commonly used policy types for this purpose.

Term life is often selected due to its lower initial cost and ability to match coverage duration with the employee's expected service period. Whole life and universal life provide permanent protection and may accumulate cash value, which can be useful for long-term business planning. The employer is typically the policyowner, premium payer, and beneficiary.

The other answer choices include policy types not typically used or incorrectly grouped for key person insurance. Therefore, the correct and verified answer is B.

NEW QUESTION # 48

A temporary insurance producer license may be initially issued for a maximum of

- A. 365 days
- B. 90 days
- C. 30 days
- D. 180 days

Answer: D

Explanation:

Under Pennsylvania insurance licensing regulations, a temporary insurance producer license may be initially issued for a maximum period of 180 days. This temporary license is granted at the discretion of the Pennsylvania Insurance Commissioner to ensure continuity of insurance services, most commonly following the death or disability of a licensed producer.

The temporary license allows a designated individual, often a surviving spouse or business representative, to manage existing insurance business while arrangements are made for sale, transfer, or closure of the agency.

Temporary licenses are not automatically issued and do not permit unrestricted solicitation unless expressly authorized.

Pennsylvania Life, Accident, and Health Insurance study materials stress that temporary licenses are time-limited and intended solely for business continuity. Extensions beyond the initial period require Commissioner approval and are not guaranteed. Since the maximum initial issuance period is 180 days, option C is the correct and verified answer.

NEW QUESTION # 49

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