

# Insurance Licensing PA-Life-Accident-and-Health Exam Questions For Guaranteed Success

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## PA Life, Accident, & Health Insurance Exam Questions and their correct answers

Insurance - (Answer) defined as the transfer of PURE risk to the insurance company in consideration for a premium.

Risk is defined as the - (Answer) chance of loss.

Speculative risk - (Answer) has the possibility for gain or loss and is not insurable.

The chance of loss without any chance of gain is called - (Answer) pure risk

A condition that could result in a loss is known as an - (Answer) exposure

The presence of a physical hazard - (Answer) increases the chance of a loss occurring.

A hazard is something that increases - (Answer) the chance of loss.

A peril is - (Answer) defined as a cause of loss, such as fire.

To be insurable, - (Answer) losses must be calculable.

The law of large numbers applies to - (Answer) groups of people, not to individuals.

The law of large numbers - (Answer) allows insurers to predict claims more accurately.

The more people in the group, - (Answer) the more accurate the predictions are.

Insurance laws are not required - (Answer) to be uniform from one state to another.

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## **Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q66-Q71):**

### **NEW QUESTION # 66**

All of the following statements about aleatory contracts are true EXCEPT

- A. there are cases where the insurer pays nothing.
- **B. the insured and insurer contribute equally to the contract.**
- C. if a loss occurs, the insured's premium is small in relation to the amount the insurer pays.
- D. they may be interpreted as a form of gambling.

### **Answer: B**

Explanation:

Aleatory contracts, such as insurance policies, are characterized by an unequal exchange of value. The amount the insured pays in premiums is small in relation to the amount the insurer pays in the event of a loss, which may be much greater. Therefore, the statement that the insured and insurer contribute equally is false

### **NEW QUESTION # 67**

What long-term care insurance provision covers health care provided in an individual's residence and must begin within a certain time frame following a nursing home stay?

- A. Assisted living health care.
- B. Adult day care.
- **C. Home health care.**
- D. Respite care.

### **Answer: C**

Explanation:

In Pennsylvania Long-Term Care Insurance policies, home health care is the provision that covers medical and supportive services provided in an individual's residence. This benefit must often begin within a specified time frame following a nursing home stay to qualify for coverage, depending on policy terms.

Pennsylvania-approved LTC study materials explain that home health care services may include skilled nursing care, physical therapy, occupational therapy, and assistance with activities of daily living. This provision supports continuity of care and helps insureds transition from institutional care back to their homes.

The other options do not meet the criteria described. Respite care provides temporary relief for caregivers.

Adult day care offers services outside the home. Assisted living health care applies to residential facilities, not an individual's private residence. Therefore, home health care is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations.

### **NEW QUESTION # 68**

A group health insurance Certificate of Coverage is

- A. only provided to an employer
- B. issued in lieu of a policy.
- **C. given to the employee as proof of coverage.**
- D. issued to the policyowner as proof of coverage.

### **Answer: C**

Explanation:

In Pennsylvania group health insurance plans, a Certificate of Coverage is issued to each insured employee as proof of coverage. While the master policy is issued to the employer or group sponsor, individual employees do not receive the full policy. Instead, they

are provided with a certificate that summarizes their benefits, coverage limits, exclusions, and policy provisions. The Certificate of Coverage serves as the employee's evidence of insurance and outlines the rights and responsibilities under the group plan. It ensures that employees clearly understand what benefits they are entitled to and how to access covered services. This requirement is standard in Pennsylvania group health insurance practices and is emphasized in licensing education materials. Option A is incorrect because the employer receives the master policy, not the certificate. Option B is incorrect because the policyowner in group insurance is the employer, not the employee. Option C is incorrect because the certificate does not replace the policy; it summarizes it. Therefore, the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance rules is D. given to the employee as proof of coverage.

#### **NEW QUESTION # 69**

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

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

#### **Answer: C**

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 # 70**

An insured submits a \$300 claim for medical expenses. The insurer notes that the insured has a past due premium of \$100, and as a result, the insurer only pays \$200. \* Which of the following General Policy Provisions covers this situation?

- A. renewability
- B. payment actions
- C. unpaid premium
- D. payment of claims

#### **Answer: C**

Explanation:

The situation described falls under the unpaid premium general policy provision as outlined in Pennsylvania Accident and Health Insurance regulations. This provision allows an insurer to deduct any past-due premium from claim payments before issuing benefits to the insured. In the given example, the insured submits a \$300 claim, but because \$100 in premiums is overdue, the insurer lawfully reduces the payment to \$200.

Pennsylvania-approved insurance study guides explain that the unpaid premium provision protects insurers from paying claims when premiums have not been fully maintained, while still honoring coverage in force.

This provision applies only when coverage remains active and the policy has not lapsed.

The other options are incorrect. The payment of claims provision explains how and when claims are paid, not deductions for unpaid premiums. Renewability addresses continuation of coverage. Payment actions is not a recognized general policy provision.

Therefore, unpaid premium is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance policy standards.

#### **NEW QUESTION # 71**

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