

Real And Valid PA-Life-Accident-and-Health Exam Questions & Answers

PSI: LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM QUESTIONS AND ANSWERS 100% PASS

Under the misstatement of age or gender provision, what happens if it is determined at death that the insured's age or gender was misstated on a life insurance policy application? - Correct Answer ✓✓-Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.

Which of the following must be given to the insurer within 20 days after occurrence or commencement of any loss covered by the policy, or as thereafter as is reasonably possible? - Correct Answer ✓✓-Notice of claim.

When will a policy pay on a UCR basis? - Correct Answer ✓✓-When particular benefits are not listed on a payment schedule.

All of the following are non-forfeiture options EXCEPT - Correct Answer ✓✓-Cash dividend option.

What happens when the lifetime maximum benefit limit has been reached? - Correct Answer ✓✓-The insured will pay all of the remaining medial costs for as long as the policy is in force.

Whose responsibility is it to make sure that the company is notified of a death claim at the earliest possible opportunity (in most cases)? - Correct Answer ✓✓-The producer.

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q137-Q142):

NEW QUESTION # 137

The Pennsylvania Insurance Department has both the right and the duty to complete which task in regards to licensed insurers?

- A. modify Insurance contract conditions
- B. provide financial rehabilitation
- C. modify statute law to accompany contract conditions
- D. make periodic financial audits and market conduct examinations

Answer: D

Explanation:

The Pennsylvania Insurance Department has both the right and the duty to conduct periodic financial audits and market conduct examinations of licensed insurers operating within the Commonwealth. This responsibility is central to the Department's role in protecting policyholders, maintaining insurer solvency, and ensuring compliance with Pennsylvania insurance laws and regulations. Financial audits evaluate an insurer's financial condition, reserves, capital adequacy, and overall solvency.

Market conduct examinations assess business practices such as claims handling, underwriting procedures, advertising, and policyowner service. Pennsylvania insurance study guides emphasize that these examinations help prevent unfair trade practices and ensure insurers meet contractual and statutory obligations.

The Department does not have authority to modify statute law or insurance contract conditions, as those functions belong to the Pennsylvania Legislature and contractual parties respectively. Additionally, while the Department may oversee rehabilitation or liquidation proceedings, it does not directly provide financial rehabilitation.

Thus, the only correct and verified duty listed under Pennsylvania Life, Accident, and Health Insurance regulations is the authority to make periodic financial audits and market conduct examinations of licensed insurers.

NEW QUESTION # 138

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

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

Answer: B

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 B is the correct and verified answer.

NEW QUESTION # 139

Which is an accurate description of the relationship between the premiums of a whole life policy and the premium payment period?

- A. The longer the payment period, the higher the annual premium.
- B. The shorter the payment period, the lower the annual premium.
- C. The payment period is not related to the annual premium.

- D. The shorter the payment period, the higher the annual premium

Answer: D

Explanation:

Whole life insurance policies in Pennsylvania are designed to provide lifetime coverage with premiums that are based on the length of the premium payment period. When the payment period is shorter, such as in 10- pay or 20-pay whole life policies, the annual premium is higher because the insurer must collect the full cost of lifetime coverage in fewer years.

Pennsylvania-approved insurance study materials explain that limited-pay whole life policies compress premium payments into a shorter time frame while still providing coverage for the insured's entire life. As a result, each premium payment must be larger to accumulate sufficient cash value and cover mortality costs.

Conversely, longer payment periods, such as paying premiums until age 65 or for life, spread the cost over more years, resulting in lower annual premiums.

Therefore, the payment period is directly related to the premium amount, and the shorter the payment period, the higher the annual premium. This makes option C the correct and verified answer.

NEW QUESTION # 140

The ownership provision of a life insurance policy states that during the insured individual's lifetime, the rights and privileges belong to the

- A. insured individual only.
- B. insured individual's family.
- C. beneficiaries.
- D. owner only.

Answer: D

Explanation:

The ownership provision of a life insurance policy under Pennsylvania Life Insurance law states that all rights and privileges of the policy belong to the policyowner during the insured individual's lifetime. These rights include naming or changing beneficiaries, borrowing against cash value, assigning the policy, and surrendering the policy.

Pennsylvania-approved insurance study materials clarify that the policyowner may or may not be the insured.

When the owner and insured are different individuals, the insured does not automatically have control over policy decisions.

Beneficiaries also have no rights while the insured is alive unless designated as irrevocable.

The insured's family likewise has no ownership rights unless specifically named as policyowners or irrevocable beneficiaries.

Therefore, ownership rights rest exclusively with the owner only, making option B the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations.

NEW QUESTION # 141

For Social Security purposes, a person with 40 quarters of coverage is considered

- A. partially insured.
- B. fully insured.
- C. conditionally insured.
- D. currently insured.

Answer: B

Explanation:

For Social Security purposes, a person with 40 quarters of coverage is considered "fully insured." This status qualifies them for a range of Social Security benefits, including retirement and disability benefits, as well as survivor benefits for their dependents.

NEW QUESTION # 142

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