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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q41-Q46):

NEW QUESTION # 41

What is the tax penalty for an early withdrawal of a qualified plan?

- A. 20%
- B. 10%
- C. 15%

- D. 25%

Answer: B

Explanation:

Under Pennsylvania Life, Accident, and Health Insurance study materials, the tax penalty for an early withdrawal from a qualified retirement plan is 10% of the amount withdrawn. An early withdrawal is defined as a distribution taken before age 59½, unless a specific exception applies. This penalty is imposed in addition to ordinary income tax owed on the withdrawn amount.

Qualified plans include employer-sponsored retirement arrangements such as 401(k) plans, 403(b) plans, and certain pension plans, as well as Traditional IRAs when referenced in Pennsylvania insurance licensing curricula. The 10% penalty is designed to discourage the premature use of retirement funds and preserve long-term retirement security.

Pennsylvania-approved insurance education materials also outline several exceptions to the penalty, including death, disability, substantially equal periodic payments, certain medical expenses, and qualified domestic relations orders. However, unless an exception applies, the standard penalty remains 10%.

The other answer choices-15%, 20%, and 25%-are not recognized penalties under Pennsylvania or federal qualified plan rules and do not appear in approved insurance study guides.

Therefore, the correct and fully verified answer according to Pennsylvania Life, Accident, and Health Insurance regulations is 10%.

NEW QUESTION # 42

Which type of insurer is sometimes referred to as a non-participating company?

- A. Fraternal Insurer.
- B. Mutual Insurer.
- **C. Stock Insurer.**
- D. Reciprocal Insurer.

Answer: C

Explanation:

Comprehensive and Detailed 150 to 250 words Explanation with all Pennsylvania Life, Accident, and Health Insurance documents without any external URL or links: = In Pennsylvania insurance education and licensing materials, a stock insurer is sometimes referred to as a non-participating company because policyholders do not share in the insurer's profits. Stock insurers are owned by shareholders, not policyholders, and their primary objective is to generate profit for those shareholders. Any profits earned are distributed as dividends to stockholders rather than to insured individuals.

Non-participating policies issued by stock insurers do not pay policy dividends to policyholders. The premiums charged are fixed, and benefits are contractually guaranteed, but there is no right to share in surplus earnings. This structure contrasts directly with mutual insurers, which are participating companies owned by policyholders who may receive dividends when the company performs well.

Reciprocal insurers are unincorporated associations where members insure one another, while fraternal insurers operate under a lodge system and provide insurance only to members. These entities are not classified as non-participating companies in Pennsylvania licensing terminology. Therefore, under Pennsylvania Life, Accident, and Health Insurance principles, the correct answer is Stock Insurer, making option B the verified choice.

NEW QUESTION # 43

Written proof of loss must be furnished to the health insurer within how many days after the date of loss?

- A. 45 days.
- B. 15 days.
- C. 30 days.
- **D. 90 days.**

Answer: D

Explanation:

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.

NEW QUESTION # 44

All of the following statements about aleatory contracts are true EXCEPT

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

Answer: A

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 # 45

To receive proceeds from a death benefit a minor

- A. must be at least 16 years old.
- B. must have an appointed guardian.
- C. can only be named as a contingent beneficiary.
- D. must be related to the insured.

Answer: B

Explanation:

In Pennsylvania, a minor may legally be named as a beneficiary of a life insurance policy; however, a minor cannot directly receive or control death benefit proceeds due to legal incapacity. Pennsylvania Life Insurance regulations require that a court-appointed guardian or trustee receive and manage the proceeds on behalf of the minor.

Pennsylvania insurance study guides emphasize that insurers are prohibited from paying death benefits directly to minors. Instead, proceeds must be paid to a legally authorized representative, such as a guardian of the estate, or to a trust established for the minor's benefit. This safeguard ensures that funds are properly managed until the minor reaches the age of majority.

The other answer choices are incorrect because a minor does not need to be related to the insured, may be named as a primary beneficiary, and is not required to meet any minimum age within minority status. Legal capacity-not age or relationship-is the determining factor.

Therefore, according to Pennsylvania Life Insurance laws and approved licensing materials, a minor must have an appointed guardian to receive death benefit proceeds.

NEW QUESTION # 46

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