

100% Pass Insurance Licensing - PA-Life-Accident-and-Health - High Hit-Rate Pennsylvania Life, Accident and Health Exam Flashcards

PENNSYLVANIA LIFE, ACCIDENT AND HEALTH INSURANCE STATE EXAM 2024-2025 WITH 100 QUESTIONS AND CORRECT ANSWERS/ PENNSYLVANIA HEALTH AND LIFE INSURANCE STATE EXAM REVIEW(NEW!!)

Which of the following is an example of a peril covered in an accident and health insurance policy? - **ANSWER: Sickness**

An Applicant for an individual Health policy failed to complete the application properly. Her stay at the hospital was not covered by insurance because she has not met the conditions specified in the... - **ANSWER: Consideration Clause**

A person applying for a manager or exclusive general agent license must meet all of the following criteria EXCEPT - **ANSWER: Be responsible for at least 25% of total commissions collected by the office that he or she manages**

Which insurance principle states that if a policy allows for greater compensation than the financial loss incurred, the insured may only receive benefits for the amount lost? - **ANSWER: Indemnity**

Which of the following would not be considered an expectation to the national do not call list? - **ANSWER: Calls based from outside the United States**

Insurance companies may be classified according to the legal form of their ownership. The type of company organized to return any surplus money to their policyholders is - **ANSWER: A mutual insurer**

The Pennsylvania Life, Accident and Health Exam (PA-Life-Accident-and-Health) certification is the way to go in the modern Insurance Licensing era. Success in the Insurance Licensing PA-Life-Accident-and-Health exam of this certification plays an essential role in an individual's future growth. Nowadays, almost every tech aspirant is taking the test to get Insurance Licensing PA-Life-Accident-and-Health Certification and find well-paying jobs or promotions. But the main issue that most of the candidates face is not finding updated Insurance Licensing PA-Life-Accident-and-Health practice questions to prepare successfully for the Insurance Licensing PA-Life-Accident-and-Health certification exam in a short time.

The first goal of our company is to help all people to pass the PA-Life-Accident-and-Health exam and get the related certification in the shortest time. Through years of concentrated efforts of our excellent experts and professors, our company has compiled the best helpful and useful PA-Life-Accident-and-Health test training materials, and in addition, we can assure to everyone that our PA-Life-Accident-and-Health Study Materials have a higher quality than other study materials in the global market. The PA-Life-Accident-and-Health learn prep from our company has helped thousands of people to pass the exam and get the related certification.

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q53-Q58):

NEW QUESTION # 53

An Insurer, in general business practice, fails to promptly provide a reasonable explanation for the denial of a claim. This is considered to be

- A. a contractual liability.
- B. a fraudulent insurance act.
- C. a violation of the grace period provision.
- D. an unfair claim settlement practice.

Answer: D

Explanation:

Under Pennsylvania insurance regulations, failing to promptly provide a reasonable explanation for the denial of a claim is classified as an unfair claim settlement practice. Pennsylvania's Unfair Insurance Practices Act outlines specific prohibited behaviors, including misrepresentation, unreasonable delays, and failure to explain claim denials in clear and timely terms.

Pennsylvania-approved insurance study guides stress that insurers must communicate claim decisions effectively and transparently. When an insurer does not provide a reasonable explanation, it violates fair claims handling standards designed to protect consumers. The other options do not apply. A contractual liability refers to obligations under a contract, not regulatory violations. The grace period provision applies to premium payments, not claim processing. A fraudulent insurance act involves intentional deception, which is not necessarily present in this situation. Therefore, unfair claim settlement practice is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 54

The premium mode defines the

- A. method of premium payment (cash or credit).
- B. premium limit.
- C. premium amount.
- D. frequency of the premium payment.

Answer: D

Explanation:

The premium mode in Pennsylvania insurance terminology refers to the frequency with which premium payments are made. Common premium modes include annual, semiannual, quarterly, and monthly payment schedules. Pennsylvania Life, Accident, and Health Insurance study materials emphasize that premium mode does not determine the premium amount itself but only how often the premium is paid.

The premium amount is established through underwriting factors such as age, health, policy type, and risk classification. The premium mode simply divides that amount into scheduled installments. While insurers may charge slightly higher total premiums for more frequent payment modes due to administrative costs, the definition of premium mode remains unchanged. It does not define payment limits or whether premiums are paid by cash, check, or electronic means. Therefore, option D is the correct and verified answer.

NEW QUESTION # 55

A producer's fiduciary responsibility includes which of the following activities?

- A. Guaranteeing payment to insureds for losses covered by policies that the producer sold.

- B. Providing needed insurance to prospective insureds through any sources that are available.
- C. Properly remunerating persons who furnish leads on prospects.
- **D. Recording the receipt and remitting of premiums due to an Insurer.**

Answer: D

Explanation:

A producer's fiduciary responsibility under Pennsylvania insurance law refers to the duty to handle money and property belonging to others with the highest level of trust, honesty, and care. Pennsylvania Life, Accident, and Health Insurance materials clearly identify the proper handling of premiums as a core fiduciary duty. This includes recording the receipt of premiums and promptly remitting those premiums to the insurer in accordance with established business practices.

The other options do not represent fiduciary responsibilities. Paying or remunerating individuals for providing leads may violate insurance regulations depending on licensing status. Providing insurance through any available sources does not define fiduciary duty. Guaranteeing payment of claims is the insurer's responsibility, not the producer's. Fiduciary obligations exist to protect consumers and insurers from misappropriation, misuse, or delay of funds. Failure to fulfill fiduciary duties can result in fines, license suspension, or revocation under Pennsylvania law. Therefore, option B is the correct and verified answer.

NEW QUESTION # 56

An insured added a cost of living rider to his life insurance policy to ensure his death benefit increases in accordance with

- **A. the inflation index.**
- B. his salary.
- C. family growth.
- D. the stock index.

Answer: A

Explanation:

In Pennsylvania Life Insurance policies, a Cost of Living Rider (COLA rider) is designed to protect the policy's death benefit from the eroding effects of inflation. This rider automatically increases the policy's face amount over time based on changes in a recognized inflation index, ensuring that the purchasing power of the death benefit remains consistent.

Pennsylvania insurance study materials emphasize that inflation can significantly reduce the real value of a fixed death benefit over long periods. The COLA rider addresses this concern by periodically adjusting the death benefit upward, typically in alignment with consumer price measurements. These increases usually occur without requiring additional evidence of insurability, although they may result in increased premiums.

The rider does not adjust benefits based on the insured's salary, family growth, or stock market performance.

Salary and family size are personal financial considerations, not standardized economic indicators. Likewise, stock indexes are too volatile and speculative for insurance benefit adjustments. Instead, inflation indexes provide a stable, objective measure of rising costs.

Therefore, under Pennsylvania Life Insurance provisions, the COLA rider ensures death benefit increases in accordance with the inflation index, making option A the correct and verified answer.

NEW QUESTION # 57

A producer who knowingly submits a FALSE statement in support of a claim may be found guilty of

- A. twisting.
- **B. fraud.**
- C. rebating.
- D. coercion.

Answer: B

Explanation:

In Pennsylvania insurance law, fraud occurs when a producer knowingly submits false information in support of an insurance claim. This includes falsifying facts, exaggerating losses, or providing misleading documentation with the intent to deceive the insurer.

Pennsylvania Life, Accident, and Health Insurance regulations treat fraud as a serious offense because it undermines the integrity of the insurance system and results in financial harm. Producers found guilty of fraud may face license suspension or revocation, fines, and potential criminal prosecution.

The other options are incorrect. Twisting involves misrepresenting policies to induce replacement. Coercion involves forcing

someone to purchase insurance. Rebating involves offering unauthorized inducements. Because knowingly submitting a false statement to support a claim is clearly defined as fraud, option C is the correct answer.

NEW QUESTION # 58

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