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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 medical 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 (Q83-Q88):

NEW QUESTION # 83

Which one of the following type of calls is NOT exempt from the Do-Not-Call Registry?

- A. calls from charities.
- B. calls on behalf of political organizations.
- **C. insurance sales calls.**
- D. telephone surveys.

Answer: C

Explanation:

Under federal and Pennsylvania telemarketing regulations referenced in Pennsylvania Life, Accident, and Health Insurance study materials, certain types of calls are exempt from the Do-Not-Call Registry. These exemptions include calls made on behalf of political organizations, telephone surveys, and charitable organizations, provided they are not primarily commercial solicitations.

Insurance sales calls are not exempt from the Do-Not-Call Registry. Producers must comply with registry requirements by checking numbers against the registry and honoring consumer opt-out requests. Failure to comply may result in fines, penalties, and disciplinary action under Pennsylvania insurance law. These rules protect consumer privacy and prevent unwanted solicitations. Therefore, option A correctly identifies the type of call that is not exempt.

NEW QUESTION # 84

[I] Intentionally withholding information that should be provided to an insurer is known as

- **A. concealment.**
- B. misrepresentation.
- C. twisting.
- D. estoppel

Answer: A

Explanation:

In Pennsylvania Life, Accident, and Health Insurance law, concealment is defined as the intentional withholding of material information that should be disclosed to an insurer during the application process.

Insurance contracts are based on the principle of utmost good faith, meaning both parties are expected to provide complete and accurate information.

Concealment occurs when an applicant knowingly fails to disclose facts that would affect the insurer's underwriting decision, such as medical history, hazardous occupations, or lifestyle risks. Unlike innocent mistakes, concealment involves deliberate omission and can materially affect the insurer's risk assessment.

The other options are incorrect under Pennsylvania insurance definitions. Twisting involves replacing a policy with another through misrepresentation. Estoppel prevents an insurer from denying coverage due to prior actions or statements. Misrepresentation refers to providing false statements, while concealment specifically involves withholding information.

If concealment is proven, Pennsylvania law allows the insurer to void the policy or deny claims, even after issuance. Therefore, intentionally withholding information that should be provided to an insurer is correctly identified as concealment.

NEW QUESTION # 85

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

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

Answer: C

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 # 86

Which of the following represents a reduced paid-up nonforfeiture option?

- A. The new face amount is the same as the original policy.
- B. Further premiums must be paid on the reduced policy.
- C. A full share of expense loading must be included in the premium on the reduced coverage.
- D. **The policy will have a decreased face amount**

Answer: D

Explanation:

In Pennsylvania Life Insurance policies, a reduced paid-up nonforfeiture option allows the policyowner to stop paying premiums while maintaining permanent coverage with a reduced face amount. The existing cash value is used to purchase a fully paid-up policy with no future premium requirements.

Under this option, the death benefit is lower than the original policy, but coverage remains in force for the insured's lifetime. This distinguishes it from extended term insurance, which keeps the same face amount but only for a limited period. Pennsylvania-approved study guides emphasize that reduced paid-up insurance eliminates the need for further premiums.

The other answer choices are incorrect. Further premiums are not required, expense loading is not re-applied, and the new face amount is not the same as the original. Therefore, the defining characteristic of reduced paid-up insurance is a decreased face amount, making option B the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 87

If a producer misleads or fails to adequately disclose the title and true nature of a policy offered to a potential insured, it may be considered

- A. **misrepresentation.**
- B. coercion.
- C. defamation.
- D. false advertising.

Answer: A

Explanation:

Misrepresentation occurs when a producer provides false, misleading, or incomplete information about an insurance policy that induces a potential insured to purchase coverage. Under Pennsylvania insurance law and producer conduct standards, failing to adequately disclose the true nature, benefits, limitations, or title of a policy constitutes misrepresentation.

Coercion involves using threats or intimidation to force a purchase, while defamation relates to false statements that harm the reputation of another insurer or producer. False advertising refers to misleading promotional materials but does not necessarily involve direct communication with a specific applicant.

Misrepresentation specifically addresses the failure to properly explain or truthfully present a policy during the sales process.

Pennsylvania Life, Accident, and Health Insurance study guides highlight misrepresentation as a serious violation that may result in fines, license suspension, or revocation. Because the producer misled the applicant or failed to disclose essential policy details, the correct and verified answer is option D.

NEW QUESTION # 88

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