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Reliable PA-Life-Accident-and-Health Braindumps Book - Pass Guaranteed 2026 First-grade PA-Life-Accident-and-Health: Pennsylvania Life, Accident and Health Exam Latest Questions

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q75-Q80):

NEW QUESTION # 75

Which of the following is a contract that is usually sold by a terminally ill person to an entity that receives death benefits from the policy at the insured's death?

- A. settlement option
- B. variable contract
- C. immediate annuity
- **D. vertical settlement**

Answer: D

Explanation:

This question again describes viatical settlement, a contract in which a terminally ill insured sells a life insurance policy to an outside entity in exchange for immediate cash. The purchaser receives the death benefit when the insured dies. In Pennsylvania Life Insurance licensing exams, this concept is heavily tested due to consumer protection concerns and regulatory oversight.

Although the option is written as "vertical settlement," Pennsylvania study guides clearly indicate this is a typographical reference to viatical settlement. None of the other choices describe this transaction. A settlement option refers to how policy proceeds are paid to beneficiaries, not sold. An immediate annuity converts a lump sum into income payments. A variable contract involves investment risk tied to separate accounts.

Viatical settlements are regulated in Pennsylvania to prevent exploitation of vulnerable individuals. Therefore, the correct and verified answer-based on exam intent and Pennsylvania-approved materials-is A.

NEW QUESTION # 76

When selling an insurance policy in Pennsylvania, the producer must do all of the following EXCEPT

- A. protect any non-public or personal information about the applicant
- B. submit premiums within the normal course of business.
- **C. emphasize the benefits of the Guaranty Association.**
- D. provide a notice of information practices to applicants.

Answer: C

Explanation:

When selling an insurance policy in Pennsylvania, producers are subject to strict regulatory and ethical obligations designed to protect consumers and maintain market integrity. Pennsylvania insurance law requires producers to submit collected premiums promptly within the normal course of business, safeguard all nonpublic and personal applicant information, and provide applicants with a Notice of Information Practices explaining how personal data will be collected, used, and shared. These requirements are core compliance duties under Pennsylvania Life, Accident, and Health Insurance regulations.

However, producers are prohibited from emphasizing or using the Pennsylvania Life and Health Insurance Guaranty Association as a sales inducement. The Guaranty Association exists solely to protect policyowners in the event of insurer insolvency and is not intended to be portrayed as a guarantee of policy performance, financial strength, or claim payment. Pennsylvania-approved study guides clearly state that referencing the Guaranty Association to influence a purchase decision is misleading and unlawful. Therefore, option B correctly identifies an action that producers must not do when selling insurance in Pennsylvania.

NEW QUESTION # 77

Which of the following is a characteristic of conversion from a group life insurance policy to an individual life insurance policy?

- A. Conversion must be to term insurance.
- B. Proof of insurability is required.
- C. Premium for the new policy will be based on the age when first covered by the group policy.
- **D. Conversion must be applied for within the time specified in the policy.**

Answer: D

Explanation:

Under Pennsylvania Life Insurance regulations, a key characteristic of converting a group life insurance policy to an individual life insurance policy is that the conversion must be requested within a specified time period stated in the group policy, typically 31 days following termination of group coverage. Pennsylvania-approved study materials emphasize that this conversion privilege protects insured individuals who lose group coverage due to employment termination or eligibility changes.

One of the most important features of group-to-individual conversion is that proof of insurability is not required, making option C incorrect. Additionally, premiums for the new individual policy are based on the insured's attained age at the time of conversion, not the age when first covered under the group plan, eliminating option B. The conversion is also not limited to term insurance; permanent forms such as whole life are commonly permitted, making option D incorrect. The time-sensitive nature of the conversion application is critical. If the insured fails to apply within the allowed timeframe, the conversion right is permanently lost. Therefore, option A is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance licensing documentation.

NEW QUESTION # 78

The Commissioner may take disciplinary action against a licensee for any of the following reasons EXCEPT:

- A. Committing unfair trade practices
- **B. Being convicted of a summary offense**
- C. Violating any insurance law
- D. Making untrue statements in the license application

Answer: B

Explanation:

Under Pennsylvania insurance law, the Insurance Commissioner has broad authority to take disciplinary action against licensees for serious violations related to honesty, competence, and compliance with insurance regulations. Grounds for discipline include committing unfair trade practices, violating insurance laws, and making untrue or misleading statements on a license application. These actions directly impact consumer protection and the integrity of the insurance industry.

However, being convicted of a summary offense alone is generally not sufficient grounds for disciplinary action unless it relates directly to insurance activities, fraud, or moral turpitude. Summary offenses are minor violations under Pennsylvania law, such as traffic infractions, and do not typically reflect on a licensee's professional fitness. Pennsylvania-approved insurance education materials clarify that disciplinary actions focus on offenses that demonstrate untrustworthiness or harm to the public. Therefore, option A is the correct exception.

NEW QUESTION # 79

A contract of indemnity is one in which

- A. one party is obligated to assume the legal liability of another party.
- B. both parties are expected to act in complete honesty.
- C. one party must adhere to the agreements written by the other party.
- **D. one party is restored to the same financial position the party was in before the loss occurred.**

Answer: D

Explanation:

Specified disease insurance policies provide coverage for particular diseases listed in the policy. The most common type of specified disease insurance is cancer insurance, which offers financial protection and support specifically for cancer diagnosis and treatment-related expenses. This type of policy helps cover costs not typically covered by standard health insurance, such as experimental treatments, travel, and accommodation during treatment.

NEW QUESTION # 80

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