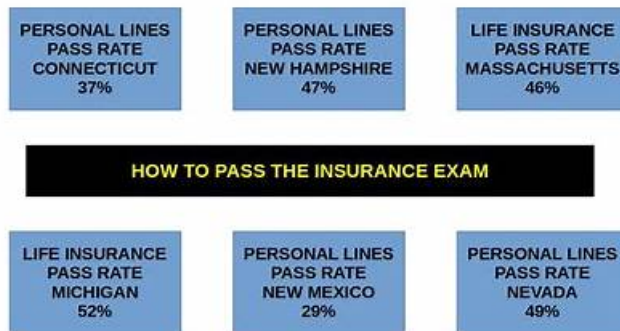


# Here's the Simple and Quick Way to Pass Insurance Licensing PA-Life-Accident-and-Health Exam



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## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q67-Q72):

### NEW QUESTION # 67

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

- A. Recording the receipt and remitting of premiums due to an Insurer.
- B. Guaranteeing payment to insureds for losses covered by policies that the producer sold.
- C. Providing needed insurance to prospective insureds through any sources that are available.
- D. Property remunerating persons who furnish leads on prospects.

**Answer: A**

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 # 68**

Which of the following gives the policyowner access to the cash value that accumulates inside the policy without having to terminate the policy?

- A. Spendthrift Clause.
- **B. Policy Loans.**
- C. Fixed-period Installments.
- D. Reduced Paid-up Insurance.

**Answer: B**

Explanation:

In Pennsylvania life insurance policies that build cash value, policy loans allow the policyowner to access accumulated cash value without surrendering or terminating the policy. Once sufficient cash value exists, the policyowner may borrow against it at the interest rate specified in the policy.

Policy loans are not taxable as income while the policy remains in force. If the loan is not repaid, the outstanding balance plus accrued interest is deducted from the death benefit payable to the beneficiary. This feature provides liquidity while preserving coverage.

The other options do not provide direct access to cash value without altering the policy. A spendthrift clause protects proceeds from creditors, reduced paid-up insurance changes the policy's face amount, and fixed-period installments are settlement options payable after death. Therefore, policy loans is the correct and verified answer under Pennsylvania Life Insurance regulations.

#### **NEW QUESTION # 69**

Which of the following is a common exclusion from coverages found in accident and health policies?

- A. Coordination of benefits.
- **B. Self-inflicted injuries.**
- C. Flu and pneumonia shots.
- D. Emergency room coverages.

**Answer: B**

Explanation:

Accident and Health insurance policies issued in Pennsylvania contain standard exclusions intended to prevent coverage for losses that are intentional or not accidental in nature. One of the most common and clearly defined exclusions is self-inflicted injuries.

Pennsylvania-approved policy provisions specify that injuries or losses caused intentionally by the insured are excluded from coverage, whether the act was committed while the insured was sane or insane, unless the policy explicitly provides otherwise.

This exclusion exists to reduce moral hazard and ensure that insurance remains a mechanism for protection against unforeseen events rather than intentional harm. Accident and Health insurance is designed to cover accidental injuries and sickness, not losses resulting from deliberate actions.

The remaining answer choices do not represent exclusions. Emergency room services are typically covered subject to deductibles or copayments. Flu and pneumonia shots may be covered as preventive services.

Coordination of benefits is a claims-handling provision used when more than one policy applies. Therefore, self-inflicted injuries is the correct and verified answer under Pennsylvania Accident and Health Insurance guidelines.

#### **NEW QUESTION # 70**

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

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

**Answer: A**

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 C is the correct and verified answer.

#### NEW QUESTION # 71

A condition in a cash value life insurance policy that allows a policyowner to terminate the policy in return for a reduced paid-up policy of the same type is referred to as

- A. a grace period.
- B. a reinstatement clause.
- C. a nonforfeiture provision.
- D. an incontestable clause.

**Answer: C**

Explanation:

Medicare Supplement policies, commonly referred to as Medigap, are issued by private insurance companies that are licensed and regulated by the Pennsylvania Insurance Department. While Medicare itself is a federal health insurance program, Medicare Supplement insurance is designed to fill coverage gaps left by Original Medicare, such as deductibles, coinsurance, and copayments. Pennsylvania Life and Health Insurance study guides clearly state that these policies are standardized under federal law but sold and administered exclusively by private insurers.

Neither employers, state governments, nor the federal government issue Medicare Supplement policies. The federal government establishes Medicare benefits, while the state enforces regulatory oversight to ensure insurers comply with consumer protection standards. Employers may offer retiree health benefits, but they do not provide Medigap policies. Therefore, under Pennsylvania insurance law and approved exam materials, private insurers are the only correct providers of Medicare Supplement policies.

#### NEW QUESTION # 72

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