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PA Life, Accident, & Health Insurance Exam Questions and their correct answers

Insurance - **(Answer)** defined as the transfer of PURE risk to the insurance company in consideration for a premium.

Risk is defined as the - **(Answer)** chance of loss.

Speculative risk - **(Answer)** has the possibility for gain or loss and is not insurable.

The chance of loss without any chance of gain is called - **(Answer)** pure risk

A condition that could result in a loss is known as an - **(Answer)** exposure

The presence of a physical hazard - **(Answer)** increases the chance of a loss occurring.

A hazard is something that increases - **(Answer)** the chance of loss.

A peril is - **(Answer)** defined as a cause of loss, such as fire.

To be insurable, - **(Answer)** losses must be calculable.

The law of large numbers applies to - **(Answer)** groups of people, not to individuals.

The law of large numbers - **(Answer)** allows insurers to predict claims more accurately.

The more people in the group, - **(Answer)** the more accurate the predictions are.

Insurance laws are not required - **(Answer)** to be uniform from one state to another.

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q124-Q129):

NEW QUESTION # 124

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

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

Answer: D

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 # 125

To prevent an insured from earning a higher income than if he or she were working, disability income policies utilize

- A. waiting periods.
- **B. benefit limits.**
- C. coinsurance.
- D. deductibles

Answer: B

Explanation:

Disability income insurance policies include benefit limits to prevent insured individuals from receiving more income while disabled than they would earn if actively working. Pennsylvania Accident and Health Insurance materials explain that benefit limits cap the amount of monthly disability benefits, usually expressed as a percentage of the insured's pre-disability earnings, commonly around 60%. Waiting periods determine how long the insured must wait before benefits begin, deductibles apply primarily to medical expense policies, and coinsurance relates to shared cost arrangements in health insurance. None of these mechanisms directly address income replacement limits.

Benefit limits are a critical underwriting control designed to reduce moral hazard and discourage malingering.

Pennsylvania-approved study guides emphasize that disability insurance is intended to replace a portion of lost income, not to provide a financial advantage. Therefore, option D is the correct and verified answer

NEW QUESTION # 126

An insured has a stop-loss limit of \$10,000, a deductible of \$500, and an 80%/20% coinsurance. The insured incurs \$50,000 of covered losses in an accident. How much will the insured have to pay?

- **A. \$10,000**
- B. \$10,600
- C. \$500

- D. \$10,400

Answer: A

Explanation:

In this scenario, the insured has a deductible of \$500, 80/20 coinsurance, and a stop-loss limit of \$10,000.

Under Pennsylvania accident and health insurance principles, the stop-loss limit caps the insured's total out-of-pocket expenses, including the deductible and coinsurance payments.

The insured incurs \$50,000 in covered losses. First, the insured pays the \$500 deductible, leaving \$49,500.

With an 80/20 coinsurance arrangement, the insured would normally pay 20% of \$49,500, which equals \$9,900. Combined with the deductible, the total out-of-pocket cost would be \$10,400.

However, the stop-loss limit restricts the insured's total responsibility to \$10,000. Once the insured reaches this limit, the insurer pays 100% of remaining covered expenses. Since \$10,400 exceeds the stop-loss limit, the insured only pays \$10,000. This protection is a critical consumer safeguard emphasized in Pennsylvania insurance education materials. Therefore, option C is correct.

NEW QUESTION # 127

Which rider includes coverage for the insured's spouse and children?

- A. Payor benefit
- B. Guaranteed insurability
- **C. Family**
- D. Jumping juvenile

Answer: C

Explanation:

In Pennsylvania Life Insurance policies, the Family Rider is specifically designed to provide coverage for the insured's spouse and dependent children under a single policy. This rider allows the primary insured to purchase life insurance protection for eligible family members without requiring separate individual policies for each person.

Pennsylvania insurance study guides explain that family riders usually provide a fixed amount of term life coverage for the spouse and smaller amounts for children. Coverage for children typically expires when they reach a specified age, at which point they may have the option to convert to permanent coverage. Spousal coverage may also include conversion privileges.

The other options listed do not provide family coverage. A guaranteed insurability rider allows the insured to purchase additional coverage in the future without proof of insurability. A jumping juvenile rider automatically converts juvenile coverage into permanent insurance at a certain age. A payor benefit rider waives premiums if the policy owner becomes disabled.

Therefore, based on Pennsylvania Life Insurance documentation, the rider that includes coverage for the insured's spouse and children is the Family rider.

NEW QUESTION # 128

An Insurance producer may NOT withdraw funds from a premium trust account to

- A. return deposits to insureds.
- B. return premiums to an insured.
- C. pay premium to insurers.
- **D. pay claims to an insured.**

Answer: D

Explanation:

In Pennsylvania, insurance producers who collect premiums must deposit those funds into a premium trust account. These accounts are regulated to protect consumer funds and ensure proper handling of premiums.

Pennsylvania insurance regulations clearly define how funds in a trust account may be used.

Permissible uses of trust account funds include paying premiums to insurers, returning unearned premiums or deposits to insureds, and holding funds temporarily until they are properly allocated. However, producers are strictly prohibited from paying claims directly to insureds from a premium trust account.

Claim payments are the responsibility of the insurance company, not the producer. Allowing producers to pay claims would expose consumers to financial risk and violate fiduciary standards. Such an action could result in serious penalties, including license suspension or revocation.

Because paying claims to an insured is not an authorized use of a premium trust account, option B is the correct and verified answer.

NEW QUESTION # 129

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