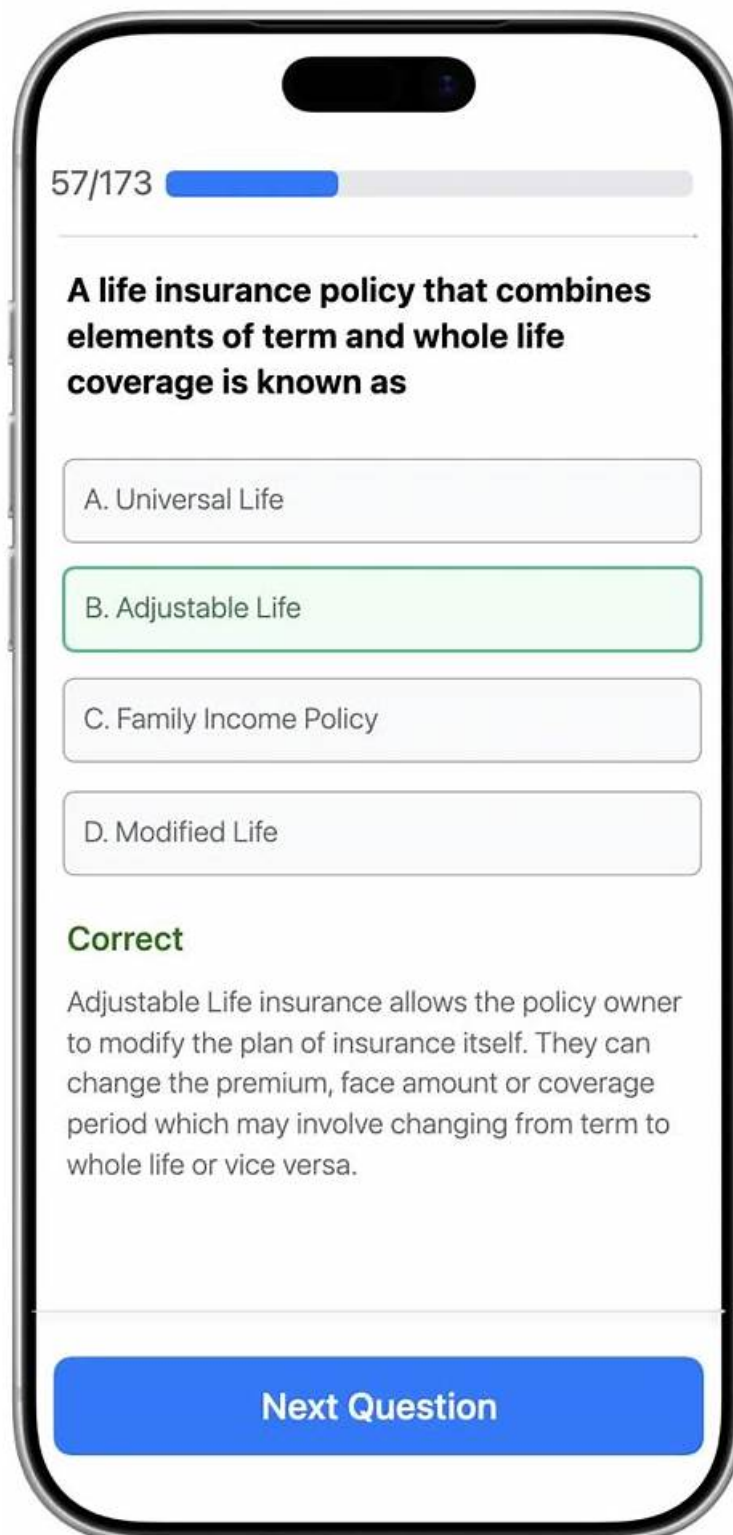


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### Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q105-Q110):

#### NEW QUESTION # 105

In Pennsylvania, a provision that protects a policyowner from a misrepresentation caused by an innocent mistake on the application after 2 years is

- A. a nonforfeiture provision.
- **B. an Incontestability provision.**
- C. a negligence provision.
- D. an elimination provision.

**Answer: B**

Explanation:

In Pennsylvania, the Incontestability provision protects a policyowner from policy cancellation due to misrepresentations made innocently on the application after a specified period, typically two years. This provision is mandatory in life and health insurance policies under Pennsylvania insurance regulations and is designed to provide long-term security to policyowners. Once the policy has been in force for two years, the insurer may no longer contest the policy based on application misstatements unless fraud was committed. Innocent errors, omissions, or misunderstandings cannot be used to void coverage after this period. This protection ensures that beneficiaries and insured individuals are not unfairly denied benefits after years of premium payments. The other options are incorrect. A negligence provision is not a standard insurance clause. A nonforfeiture provision deals with policy values when a policy lapses. An elimination provision refers to waiting periods before benefits begin. Therefore, according to Pennsylvania Life, Accident, and Health Insurance licensing materials, the correct and verified answer is Incontestability provision, option B.

#### NEW QUESTION # 106

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. fines.
- B. license revocation.
- **C. incarceration.**
- D. order to cease and desist

**Answer: C**

Explanation:

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its

authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences.

Understanding this distinction is essential for producer compliance and exam success.

Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

#### NEW QUESTION # 107

The group health insurance coordination of benefits provision is designed to provide

- A. supplemental accident and dismemberment benefits.
- B. supplemental dental and vision benefits.
- C. as much insurance as possible while eliminating over-insurance.
- D. a managed care program to control ongoing illnesses and diseases.

**Answer: C**

Explanation:

The coordination of benefits (COB) provision in group health insurance policies is designed to prevent duplication of benefits while still allowing the insured to receive full coverage for eligible expenses.

Pennsylvania Life and Health Insurance materials explain that when an individual is covered by more than one group health plan, the COB provision determines which plan pays first (primary) and which pays second (secondary).

The objective is to ensure that total benefits paid do not exceed the actual cost of medical services. This prevents over-insurance, which could otherwise result in insured individuals receiving more in benefits than the amount of their medical expenses.

Coordination of benefits does not manage care, provide supplemental accident benefits, or offer dental or vision coverage. Instead, it aligns multiple policies to maximize coverage efficiency without violating insurance principles. Pennsylvania-approved study guides emphasize COB as a consumer protection mechanism that controls costs while ensuring appropriate benefit payment.

Therefore, the accurate and verified answer is option A.

#### NEW QUESTION # 108

Which of the following beneficiary designations prohibits the policyowner from making any changes to the policy without the beneficiary's written consent?

- A. revocable beneficiary
- B. contingent beneficiary
- C. irrevocable beneficiary
- D. primary beneficiary

**Answer: C**

Explanation:

Under Pennsylvania Life Insurance regulations, an irrevocable beneficiary designation prevents the policyowner from making any changes to the policy without the beneficiary's written consent. Once named, an irrevocable beneficiary has a vested interest in the policy, meaning their rights cannot be altered unilaterally by the policyowner. This includes changes to beneficiaries, policy loans, assignments, or surrenders.

Pennsylvania-approved life insurance study materials emphasize that the policyowner gives up certain ownership rights when naming an irrevocable beneficiary. This designation is often used in divorce agreements, estate planning, or business arrangements where guaranteed benefits are required. Because of the legal protections involved, written consent from the irrevocable beneficiary is mandatory for any material policy modification.

The other options do not limit policyowner control. A primary beneficiary is simply first in line to receive benefits, while a contingent beneficiary receives benefits only if the primary beneficiary is unavailable. A revocable beneficiary allows the policyowner to make changes freely. Therefore, irrevocable beneficiary is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance documentation.

#### NEW QUESTION # 109

Which type of life insurance policy is characterized by premiums that are fully paid up within a stated period, after which no further premiums are REQUIRED?

- A. Limited payment insurance.
- B. Prepaid premium insurance.
- C. Basic installment insurance.
- D. Lump sum insurance.

**Answer: A**

Explanation:

A limited payment life insurance policy is characterized by premiums that are paid over a specified period, after which no further premium payments are required, yet coverage continues for the insured's lifetime.

Pennsylvania Life Insurance study guides describe this policy type as a form of permanent insurance, commonly whole life, with accelerated premium payment schedules.

Common examples include 10-pay life, 20-pay life, or policies paid up at age 65. These policies appeal to individuals who want lifetime coverage but prefer to complete premium payments during their working years.

Once the premium-paying period ends, the policy remains fully in force, and the death benefit is guaranteed.

The other options listed are not recognized policy types under Pennsylvania insurance standards. Lump sum insurance is not a formal classification. Basic installment insurance refers to payout methods, not premium structure. Prepaid premium insurance is not a valid life insurance category.

Because limited payment policies explicitly provide for premiums that are fully paid within a stated period, option C is the correct and verified answer.

## NEW QUESTION # 110

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