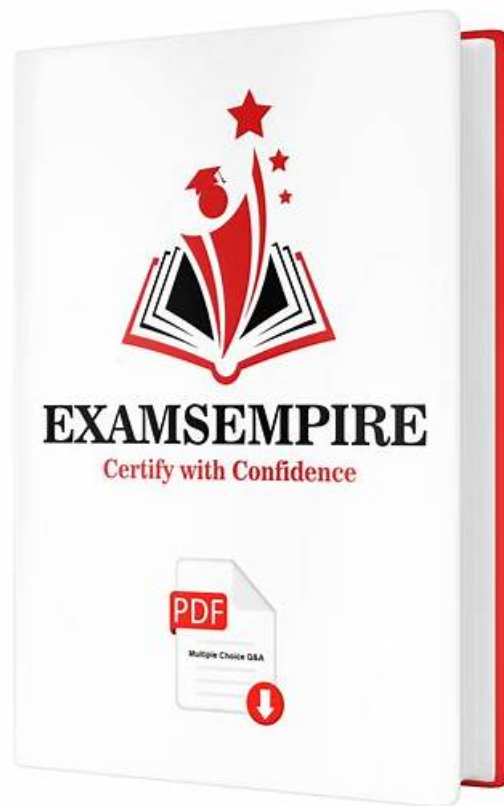


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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q135-Q140):

NEW QUESTION # 135

According to the Pennsylvania Health Care Insurance Portability Act regulations, health coverage for eligible individuals must be offered on what basis?

- A. creditable coverage
- B. conditionally renewable
- C. guaranteed issue
- D. non-renewable

Answer: C

Explanation:

Under the Pennsylvania Health Care Insurance Portability Act regulations, health coverage for eligible individuals must be offered on a guaranteed issue basis. This means insurers are required to issue coverage to eligible applicants regardless of health status, medical history, or preexisting conditions. Guaranteed issue protections were established to ensure that individuals transitioning between group and individual health plans are not denied coverage due to past or current health conditions.

Pennsylvania insurance regulations define eligibility criteria clearly, and once an individual meets those requirements, insurers cannot impose medical underwriting to deny coverage. Premiums may vary based on allowable rating factors, but issuance itself cannot be refused. This requirement aligns with Pennsylvania's consumer protection standards and promotes continuity of health coverage.

The other options are incorrect. Conditionally renewable and non-renewable refer to policy renewal provisions, not issuance requirements. Creditable coverage relates to prior coverage used to reduce preexisting condition waiting periods. Therefore, the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance study materials is C. guaranteed issue.

NEW QUESTION # 136

Which is NOT provided by a fixed annuity?

- A. Tax-deferred growth.
- B. A guaranteed minimum rate of return.
- C. Protection against inflation.
- D. Flexible premiums.

Answer: C

Explanation:

A fixed annuity provides guaranteed features but does not offer protection against inflation. According to Pennsylvania annuity principles, fixed annuities guarantee a minimum rate of return, provide predictable income payments, and allow tax-deferred growth of accumulated funds. These guarantees make fixed annuities attractive for conservative investors seeking stability.

However, fixed annuity payments are typically level and do not adjust for rising costs of living. As inflation increases over time, the purchasing power of fixed payments may decrease. Inflation protection is more commonly associated with variable annuities or annuities that include cost-of-living adjustment riders.

Flexible premiums may be available depending on the type of fixed annuity, such as deferred fixed annuities.

Tax-deferred growth and guaranteed interest rates are core features of fixed annuities emphasized in Pennsylvania Life Insurance study materials.

Since inflation protection is not a feature of fixed annuities, option C is the correct and verified answer.

NEW QUESTION # 137

Which of the following circumstances may be grounds for suspending an insurance license?

- A. conviction of a summary offense
- B. conviction of a felony
- C. failure to maintain records for 5 years
- D. failure to follow insurer's underwriting rules

Answer: B

Explanation:

Under the Pennsylvania Insurance Department regulations governing producer licensing, a conviction of a felony is a clear and serious ground for suspension or revocation of an insurance license. Pennsylvania law emphasizes maintaining ethical conduct and trustworthiness among licensed producers, and felony convictions demonstrate a breach of those standards. As a result, the Department has authority to take disciplinary action, including suspension, revocation, or refusal to renew a license. The other options are not sufficient by themselves to warrant suspension. Failure to follow an insurer's underwriting rules may result in internal disciplinary action by the insurer but does not automatically trigger state license suspension. A summary offense is a minor legal violation and does not typically impact licensing eligibility. Failure to maintain records for five years may result in fines or corrective action but is not an automatic ground for license suspension unless combined with other violations. Therefore, conviction of a felony is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance licensing documentation.

NEW QUESTION # 138

Nearly every life insurer in the United States belongs to the

- **A. Medical Information Bureau.**
- B. Centers for Medicare and Medicaid Services.
- C. National Association of Insurance Commissioners.
- D. Securities Exchange Commission.

Answer: A

Explanation:

Nearly every life insurer in the United States belongs to the Medical Information Bureau (MIB). The MIB is a cooperative data-sharing service that helps insurers assess risk and prevent fraud by providing underwriting information through a shared database of medical and health-related information collected during previous insurance applications.

NEW QUESTION # 139

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

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

Answer: A

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 # 140

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