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**PENNSYLVANIA LIFE, ACCIDENT AND HEALTH  
INSURANCE STATE EXAM 2024-2025 WITH 100  
QUESTIONS AND CORRECT ANSWERS/  
PENNSYLVANIA HEALTH AND LIFE  
INSURANCE STATE EXAM REVIEW(NEW!!)**

Which of the following is an example of a peril covered in an accident and health insurance policy? - **ANSWER-Sickness**

An Applicant for an individual Health policy failed to complete the application properly. Her stay at the hospital was not covered by insurance because she has not met the conditions specified in the... - **ANSWER-Consideration Clause**

A person applying for a manager or exclusive general agent license must meet all of the following criteria EXCEPT - **ANSWER-Be responsible for at least 25% of total commissions collected by the office that he or she manages**

Which insurance principle states that if a policy allows for greater compensation than the financial loss incurred, the insured may only receive benefits for the amount lost? - **ANSWER-Indemnity**

Which of the following would not be considered an expectation to the national do not call list? - **ANSWER-Calls based from outside the United States**

Insurance companies may be classified according to the legal form of their ownership. The type of company organized to return any surplus money to their policyholders is - **ANSWER-A mutual insurer**

# Insurance Study Guide Pennsylvania

**Huber William Hurt, Harriett-Jeanne  
Hurt**

## **Insurance Study Guide Pennsylvania:**

### **Pennsylvania Life Insurance Producer License Exam Review Questions & Answers 2016/17 Edition**

Examreview,2016 We create these self practice test questions module with 220 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance trade Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage **Pennsylvania**

**Surplus Lines Insurance License Exam Review Questions and Answers 2016/17 Edition** Examreview,2015-12-20 We create these self practice test questions module with 150 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business plus surplus lines specific regulations the primary focus of the exam is on surplus lines specific rules but knowledge on the principles and concepts of insurance are also necessary in order to truly comprehend the relevant disciplines Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage Monthly Catalog of United States Government

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