

PA Life Insurance License Exam Questions with Answers 2024

an immediate annuity has been purchased with a single premium. when does the annuitant typically begin receiving benefit payments?

- ✓ 1 month

An insurer will accept a premium from the insured and continue the coverage in full force as though it was NOT late during which time period?

Incontestable period

Probation period

Reinstatement period

Grace period

- ✓ Grace period

The grace period is the amount of time an insurer continues coverage in full force and will accept the premium from the insured as though it was NOT late.

A little insurance producer licensed in the commonwealth of PA is authorized to

- ✓ Solicit, Receive and forward applications to insurers

Upon policy delivery, which of the following must a producer have an applicant sign if no initial premium was collected with the life insurance application?

- ✓ A good health statement

Which contract element is insurable interest a component of?

- ✓ legal purpose

All of these are common exclusions to a life insurance policy EXCEPT

- ✓ accidental death

An insurer's ability to make unpredictable payouts to policyowners is called

- ✓ liquidity

A policy owner may exercise which of these dividend options that uses the dividend to pay all or part of the next premium due

- ✓ Reduction of Premium Dividend Option

when collecting insurance premiums from a client, a producer must

- ✓ forward premiums to the insurer on a timely basis

Pa Insurance License Manual

Shasha Hu



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