PENNSYLVANIA LAWS AND RULES PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR THE FULL VERSION STUDY GUIDE

https://palawsandrules.examzify.com

Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright 1

Table of Contents 2

Introduction 3

How to Use This Guide 4

Questions 5

Answers 8

Explanations 10

Next Steps 16

SAMPLE

Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

SAMPLE

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

SAMPLE

Questions

SAMPLE

1. What must you do if you are involved in a car accident in Pennsylvania and someone is injured?

A. Leave the scene immediately

B. Call 911 and provide assistance to the injured if safely possible

C. Only report it to your insurance company

D. File a police report within 24 hours

2. Which agency oversees the regulation of insurance companies in Pennsylvania?

A. Pennsylvania State Senate

B. Pennsylvania Department of Insurance

C. Pennsylvania House of Representatives

D. Pennsylvania Insurance Review Board

3. Which responsibility belongs to a seller in a real estate transaction?

A. Arranging financing for the buyer

B. Ensuring the property is marketed

C. Providing a clear title

D. Setting up the closing date

4. What must you provide to law enforcement if pulled over in Pennsylvania?

A. Your driver's license, registration, and proof of insurance

B. Only your driver's license

C. Proof of insurance and registration only

D. Identification card and license plates

5. In Pennsylvania, when is it permissible to turn left on red?

A. From a one-way street to another one-way street

B. From any street onto a two-way street

C. During specified hours only

D. When directed by a traffic officer

SAMPLE

6. Agreements made by terminally ill persons to sell their life insurance policies at a discount in order to pay medical expenses are called?

A. Premium loans

B. Life settlements

C. Viatical settlements

D. Accelerated benefits

7. What is necessary for a property sale to be legally binding in Pennsylvania?

A. A signed listing agreement

B. A verbal agreement

C. A purchase agreement signed by both parties

D. An advertisement in local media

8. What distinguishes a Long-Term Care Partnership Plan from a Non-Partnership Plan?

A. Higher premiums

B. Asset protection

C. Shorter coverage duration

D. Mandatory waiting period

9. How should earnest money be handled according to Pennsylvania law?

A. It must be returned to the buyer immediately

B. It must be held in a trust account until closing

C. It can be deposited in the seller's personal account

D. It must be waived in all transactions

10. What insurance provision allows an individual to continue coverage after an employer-based plan ends?

A. Guaranteed issue

B. Conversion privilege

C. Portability

D. Eligibility

SAMPLE

Answers

SAMPLE

1. B
2. B
3. C
4. A
5. A
6. C
7. C
8. B
9. B
10. B

SAMPLE

Explanations

SAMPLE

1. What must you do if you are involved in a car accident in Pennsylvania and someone is injured?

A. Leave the scene immediately

B. Call 911 and provide assistance to the injured if safely possible

C. Only report it to your insurance company

D. File a police report within 24 hours

In Pennsylvania, if you are involved in a car accident where someone is injured, it is crucial to call 911 and provide assistance to the injured if it is safe to do so. This action not only ensures that medical help is on the way, which is vital for the injured parties, but it also fulfills legal obligations under state law. Pennsylvania law requires drivers to provide assistance to individuals who are injured as a result of an accident, which can include calling for medical help and offering any reasonable aid until emergency services arrive. Promptly reporting the accident and helping the injured individuals fosters a responsible and compassionate response. It demonstrates an understanding of the serious nature of injuries that can occur during car accidents and the importance of timely intervention. This approach can also protect you legally, showing that you took the appropriate steps in a stressful situation. Other options, such as leaving the scene or only reporting to your insurance company, do not comply with legal obligations and could lead to severe consequences, including potential charges of hit and run or failure to render assistance. Likewise, simply filing a police report within 24 hours does not address the immediate needs of the injured parties, nor does it satisfy the legal requirement to ensure they receive assistance at the moment of the accident.

2. Which agency oversees the regulation of insurance companies in Pennsylvania?

A. Pennsylvania State Senate

B. Pennsylvania Department of Insurance

C. Pennsylvania House of Representatives

D. Pennsylvania Insurance Review Board

The Pennsylvania Department of Insurance is the agency responsible for regulating insurance companies within the state. This department's primary function is to oversee the insurance market to ensure fair practices, protect consumers, and maintain a stable insurance environment. It has the authority to enforce insurance laws, conduct examinations of insurance companies, and provide oversight for market conduct and financial solvency. In addition to regulating the companies, the department also works to ensure that consumers are treated fairly and that they receive adequate information to make informed choices about their insurance. This encompasses reviewing policies, handling consumer complaints, and licensing insurance professionals. The department plays a vital role in safeguarding the interests of policyholders and maintaining the integrity of the insurance system in Pennsylvania. The other agencies mentioned, such as the Pennsylvania State Senate and Pennsylvania House of Representatives, are legislative bodies that do not have the regulatory authority over insurance companies. The Pennsylvania Insurance Review Board focuses on specific areas of insurance but does not have the comprehensive oversight responsibility like the Department of Insurance.

SAMPLE

3. Which responsibility belongs to a seller in a real estate transaction?

A. Arranging financing for the buyer

B. Ensuring the property is marketed

C. Providing a clear title

D. Setting up the closing date

In a real estate transaction, one of the fundamental responsibilities of the seller is to provide a clear title to the property being sold. This means that the seller must ensure that there are no encumbrances, such as liens or claims against the property, which could affect the buyer's ownership rights. A clear title is essential because it gives the buyer confidence that they will have full ownership without unexpected legal issues arising after the purchase. This responsibility is critical in facilitating a smooth transaction and protecting the interests of the buyer. While marketing the property is indeed a responsibility of the seller, it is more focused on the sale process rather than ensuring the legal aspects of the property are secure. Arranging financing for the buyer typically falls under the buyer's responsibilities, as they are the ones acquiring the funds for the purchase. Likewise, setting up the closing date is usually a collaborative effort involving both the buyer and seller, along with their respective agents and attorneys, rather than solely a seller's responsibility. Therefore, providing a clear title is a definitive obligation that directly impacts the legal transfer of ownership, making it the correct answer in this context.

4. What must you provide to law enforcement if pulled over in Pennsylvania?

A. Your driver's license, registration, and proof of insurance

B. Only your driver's license

C. Proof of insurance and registration only

D. Identification card and license plates

When pulled over by law enforcement in Pennsylvania, the law requires that drivers present specific documents to the officer. The correct choice emphasizes the necessity of providing your driver's license, vehicle registration, and proof of insurance. In Pennsylvania, these documents serve to verify your identity and your legal right to operate the vehicle, as well as confirm that the vehicle is properly registered and insured. This requirement ensures that law enforcement can quickly ascertain that you are complying with state laws regarding vehicle operation and ownership. The driver's license is your identification and shows that you have the legal authority to drive. The vehicle registration confirms that the vehicle is registered with the Commonwealth, and proof of insurance demonstrates that you have the mandated coverage in case of an accident or damage. Understanding this requirement is essential for compliance with state law and for safely handling encounters with law enforcement while driving.

SAMPLE

5. In Pennsylvania, when is it permissible to turn left on red?

A. From a one-way street to another one-way street

B. From any street onto a two-way street

C. During specified hours only

D. When directed by a traffic officer

In Pennsylvania, it is permissible to turn left on red only when you are on a one-way street and turning onto another one-way street. This is a specific provision in the state's traffic laws, allowing drivers the flexibility to navigate more efficiently in urban areas where one-way streets are common. This allowance recognizes that a left turn on red from a one-way street typically poses less risk since traffic flows in a predictable direction and there are no opposing vehicles to contend with. It is important for drivers to ensure that the intersection is clear of pedestrians and that no signs prohibit such a turn before making the maneuver. The other options are not applicable within Pennsylvania's traffic regulations. For instance, turning left on red from any street onto a two-way street is not permitted, as it significantly increases the risk of collisions. Similarly, restrictions based on specified hours or instructions from a traffic officer are not part of the standard protocol for left turns on red in Pennsylvania, as it pertains strictly to the scenario involving one-way streets.

6. Agreements made by terminally ill persons to sell their life insurance policies at a discount in order to pay medical expenses are called?

A. Premium loans

B. Life settlements

C. Viatical settlements

D. Accelerated benefits

The correct term for agreements made by terminally ill persons to sell their life insurance policies at a discount in order to pay medical expenses is "viatical settlements." This type of transaction allows individuals who are diagnosed with terminal illnesses to access the cash value of their life insurance policies prior to death, providing them with much-needed funds for medical bills or other expenses during their final days. Viatical settlements are specifically designed for individuals with a limited life expectancy, distinguishing them from other financial arrangements related to life insurance. In contrast, terms like life settlements generally relate to individuals who may not be terminally ill, but wish to sell their policies for other reasons. Meanwhile, accelerated benefits refer to provisions in insurance policies that allow policyholders to take advance payments under specific conditions, but do not involve the outright sale of the policy itself.

SAMPLE

7. What is necessary for a property sale to be legally binding in Pennsylvania?

A. A signed listing agreement

B. A verbal agreement

C. A purchase agreement signed by both parties

D. An advertisement in local media

For a property sale to be legally binding in Pennsylvania, a purchase agreement signed by both parties is essential. This purchase agreement serves as a contract that stipulates the terms and conditions of the sale, including the purchase price, property description, contingencies, and other important details. It creates a legal obligation for both the buyer and the seller to fulfill their respective commitments, ensuring the transaction is valid under state law. A signed listing agreement primarily pertains to the relationship between a seller and a real estate agent rather than directly to the sale itself. Similarly, a verbal agreement lacks the necessary documentation and may not be enforceable in the eyes of the law, as Pennsylvania, like many states, generally requires contracts related to real estate transactions to be in writing to be enforceable. An advertisement in local media is not a legal requirement for a sale to be binding; it serves more as a marketing tool than a contractual agreement. Therefore, the signed purchase agreement is the critical element for ensuring the legality of the property sale in Pennsylvania.

8. What distinguishes a Long-Term Care Partnership Plan from a Non-Partnership Plan?

A. Higher premiums

B. Asset protection

C. Shorter coverage duration

D. Mandatory waiting period

A Long-Term Care Partnership Plan is designed to provide benefits that align with state Medicaid regulations, specifically allowing individuals to protect a certain amount of their assets when they enter the Medicaid program after having utilized their Long-Term Care Partnership Plan benefits. This asset protection feature is a significant distinguishing factor because it enables policyholders to retain more of their wealth than they would be able to if they were relying solely on a Non-Partnership Plan. When an individual exhausts benefits from a Long-Term Care Partnership Plan, they can apply for Medicaid without having to spend down all their assets, up to a certain limit. This is a crucial benefit for planning for long-term care, as it helps individuals safeguard their financial stability and legacy while still receiving needed care services. In contrast, a Non-Partnership Plan does not provide this asset protection. Once benefits are utilized, individuals may need to deplete their assets before qualifying for Medicaid assistance, which can lead to significant financial strain. The other options, while they may pertain to other aspects of insurance policies, do not capture the core distinguishing characteristic of Long-Term Care Partnership Plans compared to Non-Partnership Plans.

SAMPLE

9. How should earnest money be handled according to Pennsylvania law?

A. It must be returned to the buyer immediately

B. It must be held in a trust account until closing

C. It can be deposited in the seller's personal account

D. It must be waived in all transactions

In Pennsylvania, earnest money is required to be held in a trust account until the closing of the transaction. This practice ensures that the funds are safeguarded and that both parties—buyer and seller—are protected. The earnest money represents the buyer's intent to follow through on the purchase and serves as a measure of good faith. By holding it in a trust account, the real estate agent or broker maintains proper handling of the funds, adhering to legal and ethical standards. This method prevents the misuse of the earnest money, as it is not deposited into either party's personal accounts, which could lead to conflicts of interest or mishandling. The trust account arrangement facilitates transparency and accountability in real estate transactions within Pennsylvania.

10. What insurance provision allows an individual to continue coverage after an employer-based plan ends?

A. Guaranteed issue

B. Conversion privilege

C. Portability

D. Eligibility

The conversion privilege is the correct answer because it specifically refers to a provision that allows individuals to convert their group health insurance coverage into an individual policy, typically when they leave their employer or when an employer-based plan ends. This means that even after leaving a job or if the employer stops offering insurance, the individual has the right to maintain some level of health insurance coverage without having to provide evidence of insurability. This is particularly important for ensuring continuity of health care access and coverage without facing potential issues related to pre-existing conditions. In contrast, other options do not accurately describe this specific provision. Guaranteed issue, for instance, pertains to laws that require insurers to offer coverage regardless of health status, but doesn't specifically address continuation of coverage after an employer plan ends. Portability generally refers to the ability to transfer benefits from one plan to another, but it's not synonymous with maintaining coverage after the loss of a group plan. Lastly, eligibility relates to whether someone qualifies for coverage, not the options available after an employer-based plan concludes.

SAMPLE

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://palawsandrules.examzify.com

We wish you the very best on your exam journey. You've got this!

SAMPLE