

Texas Health and Life Insurance Exam With Answers 2024

Why does an insurer have a 2-year suicide clause?

- a) because the commissioner of insurance requires it.
- b) suicide is never paid for in life insurance.
- c) to prevent payment of an immediate claim for a person contemplating suicide.
- d) to help an insurer be more profitable. -

✓ Answer: C

To prevent payment of an immediate claim for a person contemplating suicide.

Which of these could the owner of a life insurance policy do when there is a collateral assignment?

- a) determine how the dividends are used.
- b) cash surrender the policy.
- c) obtain another loan.
- d) cancel the policy. -

✓ Answer: A

Determine how the dividends are used.

When only the insurer is allowed to alter an insurance contract, the clause that provides this is called?

- a) ownership
- b) entire contract
- c) consideration
- d) incontestable -

✓ Answer: B

Entire contract

Which of these is required to reinstate a lapsed policy?

- a) obtain a loan
- b) fill out a new application
- c) pay a late fee
- d) provide evidence of insurability -

✓ Answer: D

Provide evidence of insurability

The insuring clause in an adjustable life policy has all the following EXCEPT?

- a) insured
- b) insurer
- c) amount of premium
- d) amount of death benefit -

✓ Answer: C

Amount of premium

Which of the following cannot request or make a change to alter a life insurance policy?

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SA Adler



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1. Understanding the eBook Life Insurance Study Guide For Texas
 - The Rise of Digital Reading Life Insurance Study Guide For Texas
 - Advantages of eBooks Over Traditional Books
2. Identifying Life Insurance Study Guide For Texas
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Life Insurance Study Guide For Texas
 - User-Friendly Interface
4. Exploring eBook Recommendations from Life Insurance Study Guide For Texas
 - Personalized Recommendations

- Life Insurance Study Guide For Texas User Reviews and Ratings
- Life Insurance Study Guide For Texas and Bestseller Lists
- 5. Accessing Life Insurance Study Guide For Texas Free and Paid eBooks
 - Life Insurance Study Guide For Texas Public Domain eBooks
 - Life Insurance Study Guide For Texas eBook Subscription Services
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 - Life Insurance Study Guide For Texas Compatibility with Devices
 - Life Insurance Study Guide For Texas Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Life Insurance Study Guide For Texas
 - Highlighting and Note-Taking Life Insurance Study Guide For Texas
 - Interactive Elements Life Insurance Study Guide For Texas
- 8. Staying Engaged with Life Insurance Study Guide For Texas
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Life Insurance Study Guide For Texas
- 9. Balancing eBooks and Physical Books Life Insurance Study Guide For Texas
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Life Insurance Study Guide For Texas
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Life Insurance Study Guide For Texas
 - Setting Reading Goals Life Insurance Study Guide For Texas
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Life Insurance Study Guide For Texas
 - Fact-Checking eBook Content of Life Insurance Study Guide For Texas

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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