

# 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?

# Life Insurance Study Guide For Texas

**Arturo Cuomo**



## **Life Insurance Study Guide For Texas:**

**(2020 Edition) Texas Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams** Leland Chant,2016-04-20 If you are preparing for your Life and Health Insurance license certification exam Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health Life Annuities Accident Health or Sickness Life and Disability or similar our 2020 edition self study guide is a great resource to help you learn what will be covered on the exam This study guide was written based on the exam content outlines published by Texas testing providers and provides the most up to date information that will educate you in a streamlined manner to prepare you to pass the exam Our content covers only the information you will need to study for the exam no more no less and our number one priority is to help you pass the exam on your first attempt **INCLUDES 3 COMPLETE PRACTICE EXAMS 450** questions with fully explained answers It covers Life Accident and Health Insurance topics such as Life Insurance Basics Term Whole Life Insurance Insurable Interests Beneficiaries Elements of Insurance Contracts Types of Annuities Health Insurance Basics HMO PPO POS Plans Deductibles Copayments Sales Issuance Policy Delivery HIPAA The Affordable Care Act Long Term Care Our in depth study guide covers Life and Health Insurance exam subject areas that are common across the country and applicable to all states It also covers all of the following areas specifically appearing on your actual Texas State Life Accident Health Insurance examination Completing the Application Underwriting Types of Life Policies Life Policy Riders Options and Exclusions Taxes Retirement and Other Insurance Concepts Field Underwriting Procedures Types of Health Policies Health Policy Provisions Clauses and Riders Social Insurance Other Health Insurance Concepts Texas Statutes and Rules Life and Health Texas Statutes and Rules Life Texas Statutes and Rules Health Texas Statutes and Rules HMOs [Texas Property and Casualty Insurance License Exam Prep](#) Leland Chant,2020-10-16 Do you want to pass the Texas Property and Casualty Insurance license exam on the first try Due to the overwhelmingly positive reviews for our Texas Life Accident and Health Insurance Agent License Exam Study Guide ASIN B071CNHYWD we have introduced a resource that is specific to preparing you for the Texas Property and Casualty Insurance license exam The 2021 edition of our self study guide will be the definitive resource to help you learn what will be covered to pass on your first attempt This study guide was written based on the exam content outlines published by Texas testing providers and provides the most up to date information that will educate you in a streamlined manner Our content covers only the information you will need to study for the exam no more no less and our number one priority is to help you pass on the first try **STUDY GUIDE INCLUDES 3 COMPLETE PRACTICE EXAMS 450** questions with fully explained answers Our in depth study guide covers the following Property and Casualty Insurance subject areas that are common across the country and applicable to all 50 states It also includes a state specific supplement that covers Texas statutes and Texas Property and Casualty law Basic Insurance Concepts and Principles Contract Law Basic Legal Concepts Tort Law Property and Casualty Basics Property and Casualty

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