

Texas Life and Health Insurance Exam Study Guide Latest Version/ Texas Life and Health Insurance Exam Updated 2023-2024

A characteristic of preferred provider organization (PPOs) would be: ----- Correct Answer ----- Discounted fees for the patient

A medical Information Report (MIB) report may disclose which of the following: ----- Correct Answer ----- Prior use of marijuana

A plan through the Marketplace may be purchased by ----- Correct Answer ----- Any legal resident (except those imprisoned)

Which of these is NOT an example of doing insurance business? ----- Correct Answer ----- Selling shares of stock

How would a contingent beneficiary receive the policy proceeds in an Accidental Death and Dismemberment (AD&D) policy? ----- Correct Answer ----- If the primary beneficiary dies before the insured

ABC Insurance Company is actively engaging in boycott, coercion, and intimidation that results in the unreasonable restraint of trade. ABC is committing a prohibited act under Texas insurance laws covering ----- Correct Answer ----- Unfair methods of competition

P is a producer who notices 5 questions on a life application were not answered. What actions should P take? ----- Correct Answer ----- Set up a meeting with the applicant to answer the remaining questions.

N is a student pilot with a large life insurance policy. Which of these features would limit the insurer's obligation in the event N was killed while flying as a student pilot? ----- Correct Answer ----- Exclusion

Under a Long Term Care policy, which benefit would be typically excluded or limited? --- ----- Correct Answer ----- Alcohol Rehabilitation

At the age of 45, an individual withdraws \$50,000 from his Qualified Profit-Sharing Plan and then deposits this amount into a personal savings account. This action would result in: ----- Correct Answer ----- Income tax and 10% penalty assessed upon funds withdrawn from the Qualified Plan

Why would the Insurance Commissioner examine the records of an insurance company? ----- Correct Answer ----- To determine the solvency of the company

Texas Life Insurance Exam Study Guide

Michael Seilmaier



Texas Life Insurance Exam Study Guide:

(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

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