# 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.

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 This action would result in: ------ Correct Answer ------ Income tax and 10% penalty assessed upon funds withdrawn from the Qualified Plan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 Auto Insurance Manual Study Guide**

**Daniela Niemeyer** 

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