
XCEL FINAL STUDY LOUISIANA LHA INSURANCE 2024 QUESTIONS & ANSWERS SOLVED 100% CORRECT!!

Under group health insurance, a certificate of coverage is issued to the Answer - employee

Which of the following actions may an insurance company NOT do in a health policy that contains a guaranteed renewable premium benefit? Answer - Increase the premiums on an individual basis

A payment system for health care in which the provider is paid for each service given is called Answer - fee-for-service

The free look period provided in a life insurance policy is usually Answer - 10 days

The free-look provision gives the policyowner Answer - the right to return the policy for a full refund within a specified number of days

Kathy pays a monthly premium on her health insurance policy. How long is her grace period? Answer - 10 days

Which of these annuities require premium payments that vary from year to year? Answer - Flexible premium deferred annuity

Claims settlement practices of insurers are regulated by: Answer - State insurance departments

Reggie purchased a life insurance policy with a face amount of \$500,000. After 15 years, the cash value has accumulated to \$100,000 and the policy's face amount has become \$600,000. Which type of life insurance policy is this? Answer - Universal life

In order to qualify for a company convention, an insurance producer agrees to pay the first quarterly premium for the applicant for new insurance. This is called a Answer - rebate

Louisiana Lha Study Manual

RS Peters



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