

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 This action would result in: ----- Correct Answer ----- Income tax and 10% penalty assessed upon funds withdrawn from the Qualified Plan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

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Padhraic Smyth



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