

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

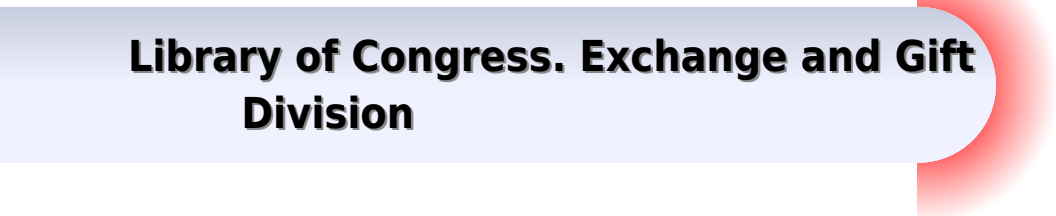
Under a Long Term Care policy, which benefit would be typically excluded or limited? --- ----- Correct Answer ----- Alcohol Rehabilitation

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 This action would result in: ----- Correct Answer ----- Income tax and 10% penalty assessed upon funds withdrawn from the Qualified Plan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

Study Guide For Insurance Regulations For Texas

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Annual Sessions of the Texas Bar Association Texas Bar Association, 1927 *An Introductory Guide to EC Competition Law and Practice* Valentine Korah, 1994 *Monthly Checklist of State Publications* Library of Congress. Exchange and Gift Division, 1991 June and Dec issues contain listings of periodicals The Standard , 1908 **Catalog of Copyright Entries, Third Series** Library of Congress. Copyright Office, 1969 The record of each copyright registration listed in the Catalog includes a description of the work copyrighted and data relating to the copyright claim the name of the copyright claimant as given in the application for registration the copyright date the copyright registration number etc Biennial Report - Texas Library and Historical Commission, the State Library Texas Library and Historical Commission, 1917 Contains the Biennial report of the State Library 1909 10 1914 16 1924 26 1934 36 Subject Catalog, 1982 Library of Congress, 1982 National Union Catalog , 1982 Includes entries for maps and atlases **Subject Catalog** Library of Congress, 1982

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