

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 This action would result in: ----- Correct Answer ----- Income tax and 10% penalty assessed upon funds withdrawn from the Qualified Plan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

**Leland Chant**



## **Texas Insurance Exam Study Guide:**

**Texas Property and Casualty Insurance License Exam Prep** Leland Chant, 2020-10-16 Do you want to pass the Texas Property and Casualty Insurance license exam on the first try Due to the overwhelmingly positive reviews for our Texas Life Accident and Health Insurance Agent License Exam Study Guide ASIN B071CNHYWD we have introduced a resource that is specific to preparing you for the Texas Property and Casualty Insurance license exam The 2021 edition of our self study guide will be the definitive resource to help you learn what will be covered to pass on your first attempt 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 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 on the first try **STUDY GUIDE INCLUDES 3 COMPLETE PRACTICE EXAMS** 450 questions with fully explained answers Our in depth study guide covers the following Property and Casualty Insurance subject areas that are common across the country and applicable to all 50 states It also includes a state specific supplement that covers Texas statutes and Texas Property and Casualty law Basic Insurance Concepts and Principles Contract Law Basic Legal Concepts Tort Law Property and Casualty Basics Property and Casualty Policies General Dwelling Policy Homeowners Policy Homeowners Section I Property Coverage Homeowners Section II Liability Coverage Personal Auto Other Personal Lines Policies Commercial Coverages Commercial General Liability CGL Commercial Auto Other Commercial Coverages Businessowners Workers Compensation General Concepts Surety Bonds and General Bond Concepts Texas Statutes and Rules Common to All Lines Texas Statutes and Rules Pertinent to Property and Casualty Insurance Join the hundreds of students who have used our Texas Life Accident and Health resource to pass their licensing exam on the first try Don't just take our word for it Check out the real reviews and actual screenshots of passing scores for yourself at the link below <https://www.amazon.com/dp/B071CNHYWD> **Texas Property and Casualty Insurance License Exam Prep 2025-2026 - 3 Full-Length Practice Tests, Secrets Study Guide and Review** Matthew Bowling, 2025-01-08 Mometrix Test Preparation's Texas Property and Casualty Insurance License Exam Prep Secrets Study Guide is the ideal prep solution for anyone who wants to pass their Texas Property and Casualty Insurance Licensing Exam The exam is extremely challenging and thorough test preparation is essential for success Our study guide includes 3 practice tests available in online interactive format 1 of these printed in the guide Tips and strategies to help you get your best test performance A complete review of all Property and Casualty test sections Mometrix Test Preparation is not affiliated with or endorsed by any official testing organization All organizational and test names are trademarks of their respective owners The Mometrix guide is filled with the critical information you will need in order to do well on your Property and Casualty exam the concepts procedures principles and vocabulary that the Texas Department of Insurance TDI and Pearson Education Inc expects you to have mastered before sitting for your exam Sections include General Insurance Terms and Concepts

Insurance Regulation Property and Casualty Policies Overview Personal Lines Residential Insurance Auto Insurance Commercial Insurance Policies Farm Insurance Inland Marine Insurance Ocean Marine Insurance Workers Compensation and Employer's Liability Insurance Surety and Fidelity Bonds Other Types of Insurance Texas Specific Content and much more Our guide is full of specific and detailed information that will be key to passing your exam Concepts and principles aren't simply named or described in passing but are explained in detail The Mometrix Property and Casualty Insurance study guide is laid out in a logical and organized fashion so that one section naturally flows from the one preceding it Because it's written with an eye for both technical accuracy and accessibility you will not have to worry about getting lost in dense academic language Any test prep guide is only as good as its practice questions and answer explanations and that's another area where our guide stands out The Mometrix test prep team has provided plenty of Property and Casualty practice test questions to prepare you for what to expect on the actual exam Each answer is explained in depth in order to make the principles and reasoning behind it crystal clear All 3 practice tests are available to take in online interactive format allowing you to immediately score your test and see what you got wrong We've also printed 1 practice tests in your guide for offline reference We've helped hundreds of thousands of people pass standardized tests and achieve their education and career goals We've done this by setting high standards for Mometrix Test Preparation guides and our Texas Property and Casualty Insurance License Exam Prep Secrets Study Guide is no exception It's an excellent investment in your future Get the Property and Casualty Insurance review you need to be successful on your exam

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