

# **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 Income tax and 10% penalty assessed upon funds withdrawn from the Qualified Plan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 Health Insurance Study Guide

**Leland Chant**

## **Texas Health Insurance Study Guide:**

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