

# Texas Health and Life Insurance Exam Questions And Complete Solutions

Why does an insurer have a 2-year suicide clause?

- a) because the commissioner of insurance requires it.
  - b) suicide is never paid for in life insurance.
  - c) to prevent payment of an immediate claim for a person contemplating suicide.
  - d) to help an insurer be more profitable. CORRECT ANSWERS Answer: C
- To prevent payment of an immediate claim for a person contemplating suicide.

Which of these could the owner of a life insurance policy do when there is a collateral assignment?

- a) determine how the dividends are used.
  - b) cash surrender the policy.
  - c) obtain another loan.
  - d) cancel the policy. CORRECT ANSWERS Answer: A
- Determine how the dividends are used.

When only the insurer is allowed to alter an insurance contract, the clause that provides this is called?

- a) ownership
  - b) entire contract
  - c) consideration
  - d) incontestable CORRECT ANSWERS Answer: B
- Entire contract

Which of these is required to reinstate a lapsed policy?

- a) obtain a loan
  - b) fill out a new application
  - c) pay a late fee
  - d) provide evidence of insurability CORRECT ANSWERS Answer: D
- Provide evidence of insurability

The insuring clause in an adjustable life policy has all the following EXCEPT?

- a) insured
  - b) insurer
  - c) amount of premium
  - d) amount of death benefit CORRECT ANSWERS Answer: C
- Amount of premium

Which of the following cannot request or make a change to alter a life insurance policy?

- a) the agent who wrote the policy
- b) the policy owner
- c) an executive officer of the insurer

# Texas Health And Life Insurance Study Guide

**Clifford Lane**



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

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