

Texas Life and Health Insurance Exam 2023 Questions And Answers with complete solution (Graded A+)

At what point must a life insurance applicant be informed of their rights that fall under the Fair Credit Reporting Act? - CORRECT ANS Upon completion of the application

Who elects the governing body of a mutual insurance company? - CORRECT ANS policyholders

An insurance applicant MUST be informed of an investigation regarding his/her reputation and character according to the - CORRECT ANS Fair Credit Reporting Act

What type of reinsurance contract involves two companies automatically sharing their risk exposure? - CORRECT ANS Treaty

The stated amount or percent of liquid assets that an insurer must have on hand that will satisfy future obligations to its policyholders is called - CORRECT ANS reserves

Which of the following requires insurers to disclose when an applicant's consumer or credit history is being investigated - CORRECT ANS 1970 - Fair Credit Reporting Act

What is the consideration given by an insurer in the Consideration clause of a life policy? - CORRECT ANS Promise to pay a death benefit

When third-party ownership is involved, applicants who also happen to be the stated primary beneficiary are required to have - CORRECT ANS insurable interest in the proposed insured

Statements made on an insurance application that are believed to be true to the best of the applicant's knowledge are called - CORRECT ANS representations

The part of a life insurance policy guaranteed to be true is called a(n) - CORRECT ANS warranty

Which of these is NOT a type of agent authority?

Express

Implied

Principal

Apparent - CORRECT ANS Principal

The Consideration clause of an insurance contract includes - CORRECT ANS the schedule and amount of premium payments

E and F are business partners. Each takes out a \$500,000 life insurance policy on the other, naming himself as primary beneficiary. E and F eventually terminate their business, and four months later E dies. Although E was married with three children at the time of death, the primary beneficiary is still F. However, an insurable interest no longer exists. Where will the proceeds from E's life insurance policy be directed to? - CORRECT ANS In this situation, the proceeds from E's life insurance policy will go to F.

Which of the following terms defines the legally enforceable promise in an insurance contract by the insurer? - CORRECT ANS Unilateral

When must insurable interest exist for a life insurance contract to be valid? -

CORRECT ANS Inception of the contract

Insurance contracts are known as _____ because certain future conditions or acts must occur before any claims can be paid. - CORRECT ANS conditional

Life Insurance Study Guide For Texas

LL Leslie



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The Top Books of the Year Life Insurance Study Guide For Texas The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have enthralled audiences this year. Life Insurance Study Guide For Texas : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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