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## **Ins TX - LAH05 - General Lines - Life, Accident, and Health Study Guide**

A newly license General Lines agent must complete a MINIMUM of \_\_\_ hours of continuing education within \_\_\_ months after initial license.

24

- Insurance agent licenses normally must be renewed every \_\_\_ years.
- An agent must include a statement that \_\_\_\_\_ are not guaranteed during a sales presentation for a participating life insurance policy.

### **Dividends**

#### **Dividend**

a partial return of premium to the insured based on the insurer's financial performance or on the insured's own loss experience. Insurers cannot legally guarantee the payment of dividends.

An applicant for an agent's license must be...  
honest, trustworthy, and reliable.

An agent who tells claimants that their rights may be impaired if they fail to complete a release form within a given period could be guilty of \_\_\_\_.

### **Coercion**

#### **Coercion**

Persuading someone to do something by using force or threats.

An agent who tells a client that dividends are guaranteed may be guilty of \_\_\_\_.  
misrepresentation

An agent may legally share commissions only with....

another agent who is licensed in the same line of insurance.

An agent whose license has been revoked is required to wait at....

# General Life And Health Study Guide

**RM Cervero**



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