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An agent whose license has been revoked is required to wait at....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

**Kirk J. Stucky, Michael W.
Kirkwood, Jacobus Donders**



General Life And Health Study Guide:

(2020 Edition) Texas Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams Leland Chant, 2016-04-20 If you are preparing for your Life and Health Insurance license certification exam Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health Life Annuities Accident Health or Sickness Life and Disability or similar our 2020 edition self study guide is a great resource to help you learn what will be covered on the exam 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 to prepare you to pass the exam 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 the exam on your first attempt INCLUDES 3 COMPLETE PRACTICE EXAMS 450 questions with fully explained answers It covers Life Accident and Health Insurance topics such as Life Insurance Basics Term Whole Life Insurance Insurable Interests Beneficiaries Elements of Insurance Contracts Types of Annuities Health Insurance Basics HMO PPO POS Plans Deductibles Copayments Sales Issuance Policy Delivery HIPAA The Affordable Care Act Long Term Care Our in depth study guide covers Life and Health Insurance exam subject areas that are common across the country and applicable to all states It also covers all of the following areas specifically appearing on your actual Texas State Life Accident Health Insurance examination Completing the Application Underwriting Types of Life Policies Life Policy Riders Options and Exclusions Taxes Retirement and Other Insurance Concepts Field Underwriting Procedures Types of Health Policies Health Policy Provisions Clauses and Riders Social Insurance Other Health Insurance Concepts Texas Statutes and Rules Life and Health Texas Statutes and Rules Life Texas Statutes and Rules Health Texas Statutes and Rules HMOs **(2020 Edition)**

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The Hospital and Health Review, 1924

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