

# Texas Health and Life Insurance Exam With Answers 2024

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. -

✓ 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. -

✓ 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 -

✓ 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 -

✓ 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 -

✓ Answer: C

Amount of premium

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

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