

NJ Life Insurance Exam Study Guide 2024

Adverse Selection

Correct Answer is insuring of risks that are more prone to losses than the average risk

Lapse

Correct Answer is policy termination due to nonpayment of premium

Insurance

Correct Answer is transfers risk of loss from an individual or business entity to an insurance company which in turn spreads the costs of unexpected losses to many individuals

Life Insurance

Correct Answer is protects against loss associated with an insured's death, and pays a death benefit to beneficiaries upon death of the insured

Solicitation of Insurance

Correct Answer is an attempt to persuade a person to buy an insurance policy

Buyers Guide

Correct Answer is provides basic, generic information about life insurance policies that contains language approved by the Department of Insurance

- Explains how a buyer should go about choosing the amount and type of insurance to buy
- Explains how a buyer can save money comparing the costs of familiar policies

Policy Summary

Correct Answer is a written statement describing the features and elements of the policy being issued

Must provide:

- name and address of agent
- full name and home office or administrative office of the insurer
- generic name of the basic policy
- each rider

Illustrations

Correct Answer is a presentation or depiction that includes non guaranteed elements of a policy of individual or group life insurance over a period of years

Life Insurance Illustration

- Correct Answer is Distinguish between guaranteed and projected amounts
- clearly state that an illustration is not a party of the contract

Insurance Exam Study Guide

Lydia Morrison



Insurance Exam Study Guide:

Property and Casualty Insurance License Exam Study Guide Test Prep Books, 2020-03-28 Test Prep Books Property and Casualty Insurance License Exam Study Guide Property Casualty Insurance License Exam Study Guide and Practice Test Questions 2nd Edition Made by Test Prep Books experts for test takers trying to achieve a great score on the Property and Casualty exam This comprehensive study guide includes Quick Overview Find out what's inside this guide Test Taking Strategies Learn the best tips to help overcome your exam Introduction Get a thorough breakdown of what the test is and what's on it Types of Property Policies Covers sections such as Basic Insurance Principles Insurable Risk Risk Management Property Insurance Business Owner Policies and Commercial Insureds and Policies Property Insurance Terms and Related Concepts Covers the Property Insurance Terms and Related Concepts section Property Policy Provisions and Contract Law Covers the Property Policy Provisions and Contract Law section Types of Casualty Policies and Bonds Covers the Types of Casualty Insurance section Casualty Insurance Terms and Related Concepts Covers the Casualty Insurance section Casualty Policy Provisions Covers the Casualty Policy Provisions section Practice Questions Practice makes perfect Detailed Answer Explanations Figure out where you went wrong and how to improve Studying can be hard We get it That's why we created this guide with these great features and benefits Comprehensive Review Each section of the test has a comprehensive review created by Test Prep Books that goes into detail to cover all of the content likely to appear on the test Practice Test Questions We want to give you the best practice you can find That's why the Test Prep Books practice questions are as close as you can get to the actual Property and Casualty test Answer Explanations Every single problem is followed by an answer explanation We know it's frustrating to miss a question and not understand why The answer explanations will help you learn from your mistakes That way you can avoid missing it again in the future Test Taking Strategies A test taker has to understand the material that is being covered and be familiar with the latest test taking strategies These strategies are necessary to properly use the time provided They also help test takers complete the test without making any errors Test Prep Books has provided the top test taking tips Customer Service We love taking care of our test takers We make sure that you interact with a real human being when you email your comments or concerns Anyone planning to take this exam should take advantage of this Test Prep Books study guide Purchase it today to receive access to Property and Casualty review materials Property and Casualty practice questions Test taking strategies

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