

# 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

**Rachel Sandford**



## **Insurance Exam Study Guide:**

## Whispering the Secrets of Language: An Emotional Journey through **Insurance Exam Study Guide**

In a digitally-driven world where displays reign supreme and instant connection drowns out the subtleties of language, the profound strategies and mental nuances concealed within words usually go unheard. Yet, located within the pages of **Insurance Exam Study Guide** a fascinating literary value blinking with natural feelings, lies an extraordinary quest waiting to be undertaken. Penned by a skilled wordsmith, that wonderful opus attracts readers on an introspective trip, softly unraveling the veiled truths and profound influence resonating within the material of each word. Within the psychological depths with this touching evaluation, we will embark upon a genuine exploration of the book's key themes, dissect its interesting publishing style, and fail to the effective resonance it evokes strong within the recesses of readers' hearts.

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