

# 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

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