

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 part of the contract

Nj Ask Study Guide 2015

Rosina Ehmann



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web examples of verbatim text in an assignment example 1 remember you generally need to include not only verbatim text but also references from academic sources body language is an effective micro skill that counsellors use to make their clients feel safe and comfortable the use of body language from the counsellor in the video example helped

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web after the session was complete the client said it has been really helpful to talk to you today the client then left quietly and calmly this is similar to a direct quote for example the author stated being a counsellor is a vocation and not just a job jones 2017 p 20 verbatim script

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