

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

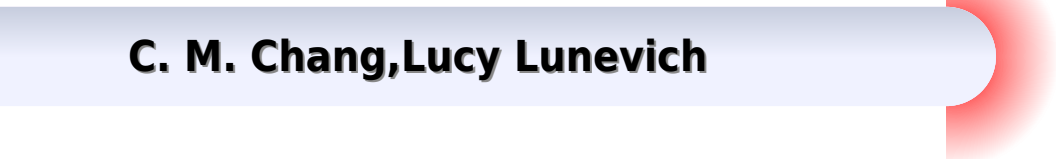
Correct Answer is a presentation or depiction that includes non guaranteed elements of a policy of individual or group life insurance over a period of years

Life Insurance Illustration

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

Nj Ask Study Guide 2015

C. M. Chang, Lucy Lunevich



Nj Ask Study Guide 2015:

Whispering the Techniques of Language: An Mental Quest through **Nj Ask Study Guide 2015**

In a digitally-driven earth wherever screens reign supreme and instant communication drowns out the subtleties of language, the profound strategies and mental subtleties hidden within phrases often go unheard. However, set within the pages of **Nj Ask Study Guide 2015** a captivating literary prize pulsing with raw emotions, lies an exceptional quest waiting to be undertaken. Composed by a talented wordsmith, this marvelous opus attracts visitors on an introspective journey, gently unraveling the veiled truths and profound influence resonating within the very fabric of each word. Within the psychological depths of this moving review, we can embark upon a honest exploration of the book is key subjects, dissect its charming writing style, and yield to the strong resonance it evokes strong within the recesses of readers hearts.

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