

Life and Health Insurance Study Guide

California Life, Accident and Health Study Guide

Important Note: You must know every one of these bullet points as there is a high probability that they will be on your exam. Make sure to review this study guide multiple times. Good Luck!

Tip: Read and review all of the bullet points at least 4 times to understand the concepts and memorize the points. Most of the bullet points are tied to each other. If you understand the concepts, you will have less to memorize.

- On replacing long term care policy the commission will be calculated based on the difference between the annual premium of the replacement policy and the original policy.
- An agent/broker, or other person who contacts a consumer as a result of receiving information generated by a cold lead device, shall immediately disclose the facts to the consumer.
- Under Part A of Medicare it is the provider who submits the claim.
- A group contract is between the insurer and the employer.
- A Keogh plan is a retirement plan for those who are self-employed.
- An "illustration" is a presentation or depiction that includes non-guaranteed elements of a policy of life insurance over a period of years.
- In a life insurance policy illustration "non-guaranteed elements" means the premiums, benefits, values, credits or charges under a policy of life insurance that are not guaranteed or not determined at issue.
- A stock redemption buy/sell agreement facilitates the purchase of a deceased shareholder's shares from the shareholder's heirs by a corporation.
- A widow or widower without children would be eligible for Social Security survivors benefits at age 60.
- If a lender has purchased an annuity which is insured in a mutual fund and they cancel during the term back the CDC (California Insurance Code) requires they be refunded the value of the account.

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- In addition to completing the pre-licensing requirement Life Agent, Fire & C and Personal Lines agent must also complete a 12 hour Ethics and Code course.
- In a non-contributory group disability income policy and policy benefits paid the employee's gross income (or taxable).
- If an insurance agent hires a website designer to create a website it is the insurance agent who is responsible for the content of the website.
- The "exclusion ratio" is the formula used to determine the amount of annuity taxable.
- The insured can change the beneficiary anytime they are revocable.
- Coordination of benefits is a provision which would prevent a family from collecting twice in a group plan.
- A representation may be allowed or withdrawn before the insurance is effected.
- With regard to long-term care insurance, all insurers, brokers, agents, and all business of insurance over a policy holder or prospective policy holder a duty of good faith and fair dealing.
- If the premium for a group disability income policy is fully paid by the employer excluded from the employee's gross income (not taxable).
- In life insurance insurable interest must exist when a policy is first issued.
- In life insurance, the measure of liability is the sum or sums payable as provided the person entitled thereto.
- The Insurance Commissioner shall be elected by the people in the same term as the Governor.

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1 main points that will be covered on the exam

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Table of Contents Pass Insurance Study Guide

1. Understanding the eBook Pass Insurance Study Guide
 - The Rise of Digital Reading Pass Insurance Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Pass Insurance Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Pass Insurance Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Pass Insurance Study Guide
 - Personalized Recommendations
 - Pass Insurance Study Guide User Reviews and Ratings
 - Pass Insurance Study Guide and Bestseller Lists

5. Accessing Pass Insurance Study Guide Free and Paid eBooks
 - Pass Insurance Study Guide Public Domain eBooks
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 - ePub, PDF, MOBI, and More
 - Pass Insurance Study Guide Compatibility with Devices
 - Pass Insurance Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Pass Insurance Study Guide
 - Highlighting and Note-Taking Pass Insurance Study Guide
 - Interactive Elements Pass Insurance Study Guide
8. Staying Engaged with Pass Insurance Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Pass Insurance Study Guide
9. Balancing eBooks and Physical Books Pass Insurance Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Pass Insurance Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Pass Insurance Study Guide
 - Setting Reading Goals Pass Insurance Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Pass Insurance Study Guide
 - Fact-Checking eBook Content of Pass Insurance Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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