

# 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 first week the CFC (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 employer's gross income (not 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 employer'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

# Pass Insurance Study Guide

**Josephine Yvette Harris**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

## **Pass Insurance Study Guide:**

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**Florida Surplus Lines Insurance Study Manual** Florida Surplus Lines Service Office,2024-11-01 The Florida Surplus Lines Insurance Study Manual 20th Edition serves as Florida s official study guide for the Florida surplus lines licensing exam This manual released November 1 2024 provides a comprehensive overview of the surplus lines industry and is a useful resource guide to anyone seeking information about surplus lines insurance It specifically addresses such topics as the history of the surplus lines market regulatory process distribution systems and financial analysis of surplus lines insurers Additionally the manual includes 75 review questions to help readers prepare for their licensing exam The edition published in November is intended for the state exam being administered the following January through December

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