

# 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. Please use this review the study guide multiple times. Good Luck!

Tip: Read and repeat all of the bullet points at least 3 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 find this very easy to memorize.

- For increasing long-term care policy the contribution will be calculated based on the difference between the current premium of the reinsurance policy and the original policy.
- An agent broker or other person who contacts a consumer as a result of receiving information generated by a consumer service, shall immediately disclose the facts to that consumer.
- Under Part B of Medicare it is the provider who submits the claim.
- A group contract is between the buyer and the employer.
- A savings 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 or life insurance over a period of time.
- In life insurance policy illustration "non-guaranteed elements" means the premiums, benefits, costs, credits or charges under a policy or the insurance that are not guaranteed or not determined at issue.
- A stock participation buyout agreement facilitates the purchase of a deceased shareholder's share from the shareholder's heirs by a corporation.
- A widow or widower without children would be eligible for Social Security survivor benefits at age 60.
- If a consumer has purchased an annuity which is invested in a mutual fund and they cancel during the first two years (30) of California Insurance C will request that the insurance company cancel the account.

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- In addition to completing the pre-licensing requirement (Life Agent, Fire & Casualty Broker/agent, 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 would be included in the employee's gross income (net benefits).
- If an insurance agent/broker is unable to answer a question it is the insurance agent who is responsible for the content of the answer.
- The "Illustration rate" is the formula used to determine the amount of annuity distribution which is benefits.
- The insured can change the beneficiary anyone they are nominated.
- Combination of benefits is a provision which allows present a family from collecting for the same loss from a group plan.
- A reinsurance may be offered or withdrawn before the insurance is effected but not afterwards.
- With regard to long-term care insurance, all insurers, brokers, agents, and others engaged in the business of insurance over a policy holder or prospective policy holder is duty of IMMEDIATELY disclose potential conflicts of interest.
- If the premium for a group disability income policy is fully paid by the employee benefits would be excluded from the employee's gross income (net benefits).
- In life insurance insurance interest must start when a policy is first issued.
- In life insurance the measure of liability is the sum or sum payable as provided in the policy to the person entitled thereto.
- The Insurance Commissioner shall be elected by the people in the same time, place and manner as the Governor.

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