

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 Lee Exam Study Guide

Eric Miles



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New Jersey Law Enforcement Exam (LEE) Review Guide Lewis Morris, 2014-09-07 Learn how to pass New Jersey Law Enforcement Exam LEE and become one of New Jersey's Finest The number of candidates taking the exam has increased dramatically in recent years reflecting the desirability of the profession In order to succeed against this increased competition the candidate must be prepared to tackle the unique question types found on the exam This book contains the most up to date and accurate information to help you prepare for the New Jersey Law Enforcement Exam LEE Written using lessons learned from the latest exam updates this manual squarely prepares the reader for all of the exam sub areas including expanded sections on the Personality and work history sections This exam covers the following municipalities in New Jersey Newark Jersey City Paterson Elizabeth Edison Woodbridge Township Lakewood Township Toms River Hamilton Township Trenton Clifton Camden Brick Township Cherry Hill Passaic Middletown Township Union City Old Bridge Township Gloucester Township East Orange Bayonne Franklin Township North Bergen Vineland Union Township Piscataway New Brunswick Jackson Township Wayne Irvington Parsippany Troy Hills Howell Township Perth Amboy Hoboken Plainfield West New York Washington Township East Brunswick Bloomfield West Orange Evesham Township Bridgewater Township South Brunswick Egg Harbor Township Manchester Township Hackensack Sayreville Mount Laurel Berkeley Township North Brunswick Kearny Linden Marlboro Township Teaneck Atlantic City Winslow Township Monroe Township Manalapan Township Hillsborough Township Montclair Galloway Township Freehold Township Monroe Township Belleville Pennsauken Township Ewing Township Fort Lee Lawrence Township Fair Lawn Willingboro Township Long Branch Deptford Township Garfield Westfield City of Orange Livingston Voorhees Township Princeton Millville Nutley Mount Olive Township Neptune Township Pemberton Township Lacey Township Rahway Ocean Township East Windsor Township West Windsor Township Englewood Bergenfield Bernards Township Stafford Township Hamilton Township Paramus Wall Township Mahwah West Milford Randolph Bridgeton Ridgewood Rockaway Township Lodi Vernon Township Maplewood Cliffside Park Scotch Plains South Plainfield Roxbury Township Medford Plainsboro Township Lower Township Carteret Cranford Burlington Township Morris Township Montgomery Raritan Township North Plainfield West Deptford Township Montville Summit Hillside Jefferson Township Roselle Barnegat Township Moorestown Lyndhurst Hazlet Pleasantville Millburn Little Egg Harbor Township Sparta Township Palisades Park Elmwood Park Maple Shade Township Middle Township Hawthorne Glassboro Washington Township Morristown Point Pleasant Aberdeen Township Dover Rutherford Tinton Falls Lindenwold Dumont Hopewell Township Delran Township Franklin Township Holmdel Township Wyckoff Denville Township New Milford Secaucus South Orange Village Readington Township Asbury Park South River Madison Springfield Township Cinnaminson Township Pequannock Township North Arlington Warren Township Mantua Township Hopatcong Phillipsburg Hammonton Clark Haddon Township Tenaflly Ramsey Branchburg Little Falls Highland Park Collingswood Fairview Hanover Township

Saddle Brook Robbinsville Township Middlesex Harrison Metuchen Clinton Township Pennsville Township Verona Roselle Park Berkeley Heights Oakland Ridgefield Park Eatontown Lumberton Township Weehawken Harrison Township Cedar Grove Upper Township Ringwood Red Bank New Providence Florence Township Somerville Freehold Borough Hasbrouck Heights Woodland Park Ocean City Florham Park Glen Rock Haddonfield Bellmawr Edgewater Gloucester City Bordentown Township Wantage Township River Edge Wallington Guttenberg East Hanover Township Wanaque Pompton Lakes Beachwood Ridgefield Westwood Totowa Somers Point West Caldwell Ventnor City Waterford Township Little Ferry Franklin Lakes Millstone Township Lincoln Park Southampton Township Chatham Township Bound Brook Manville Kinnelon Pine Hill Hillsdale Woolwich Township Woodbury Colts Neck Township Keansburg Burlington Hackettstown River Vale Waldwick East Greenwich Township Maywood Mount Holly Brigantine Pittsgrove Township Washington Township Pitman Chatham Borough Leonia East Rutherford Edgewater Park Audubon Westampton Township Matawan Long Hill Township Park Ridge South Amboy Northfield Cresskill Mansfield Township Runnemede Plumsted Township North Haledon Absecon Closter Byram Township Boonton Ocean Township Haledon Spotswood Hardyston Township Upper Saddle River Bogota Clayton Bedminster West Long Branch Riverside Township Carneys Point Township Lopatcong Township Newton Oradell Maurice River Township Kenilworth Montvale Chester Township Caldwell Mansfield Township Bernardsville Chesterfield Township North Hanover Township Upper Deerfield Township Bloomingdale Wood Ridge Berlin Buena Vista Township Butler Glen Ridge Haddon Heights Fairfield Township Emerson Palmyra New Hanover Township Fanwood Keyport Dunellen Green Brook Township Midland Park Rumson Linwood Stratford Barrington Tabernacle Township Upper Freehold Township Milltown Raritan Mountainside Washington Township Lebanon Township Wharton Allendale Shamong Township Dennis Township Washington Rockaway Margate City Andover Township Fairfield Township Union Beach North Caldwell Mullica Township Carlstadt Fair Haven Hainesport Township Paulsboro Eastampton Township Logan Township Tewksbury Township Blairstown Little Silver Jamesburg Union Township Manasquan Mendham Township Prospect Park Oceanport Roseland Watchung Belmar Old Tappan Woodcliff Lake Greenwich Township Norwood Independence Township Frankford Township Morris Plains Rochelle Park Hightstown Berlin Township Wildwood Holland Township Englewood Cliffs Hampton Township Commercial Township Somerdale Penns Grove Salem Mount Arlington Franklin Highlands Clementon Mendham Borough Alexandria Township Greenwich Township White Township Demarest Neptune City Brielle Spring Lake Heights Mount Ephraim Point Pleasant Beach Harrington Park Northvale Buena Flemington Hopewell Township Delaware Township South Bound Brook Atlantic Highlands Magnolia Allamuchy Township Bradley Beach Westville Delanco Township Boonton Township Egg Harbor City Garwood Elk Township Mountain Lakes Medford Lakes Stillwater Township Ho Ho Kus North Wildwood Oaklyn Pilesgrove Township East Amwell Township Bethlehem Township Bordentown Lambertville Cranbury Montague Township Kingwood Township West Amwell Township Harding Township Merchantville Shrewsbury South Toms

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Law Enforcement

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