

# 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 reread 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 find this to be easier.

- 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 B of Medicare it is the provider who submits the claim.
- A group contract is between the insurer and the employer.
- A fringe 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 share from the shareholder's heir by a corporation.
- A widow or widower without children would be eligible for Social Security survivor benefits at age 60.
- If a carrier has purchased an annuity which is invested in a mutual fund and they cancel during the free look 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 & casualty broker agents and Personal Lines agent must also complete a 24 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 (not taxable).
- If an insurance agent hires a vehicle designer to create a vehicle it is the insurance agent who is responsible for the content of the vehicle.
- The "exclusion ratio" is the formula used to determine the amount of annuity distribution which is taxable.
- The insured can change the beneficiary anytime they are able.
- Coordination of benefits is a provision which would prevent a family from collection for the same loss twice in a group plan.
- A representation may be affected or withdrawn before the insurance is effected, but not afterwards.
- With regard to long-term care insurance, all insurers, broker, agents, and others engaged in the business of insurance use a policy holder or group/true 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 benefits would be included 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 amount of liability is the sum or sums 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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**Marco Casella**



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