

Pass Guaranteed Quiz NJ-Life-Producer - New Jersey Life Producer Exam—Valid Frequent Updates

NJ Life Producer Practice Exam Questions with Answers

According to the Health Insurance Portability and Accountability Act (HIPPA), when can a group health policy renewal be denied? - Answer-Participation or contribution rules have been violated

Which of the following actions is REQUIRED by an agent who is replacing an existing life insurance policy? - Answer-Submit to the replacing insurer a life of the policies to be replaced.

Which market index is normally associated with an indexed annuity's rate of return? - Answer-S & P 500
A Medicare Supplement policy can be cancelled by the insurer for ... - Answer-nonpayment.

Once an accident and health insurance policy has been in force for ___ year(s), the policy may NOT be contested by the insurer. - Answer-2

Once an accident and health insurance policy has been in force for 2 year(s), the policy may NOT be contested by the insurer. - Answer-at least 5 years

Jerry voluntarily terminated his producer's license. If he changes his mind, his license may be reinstated during the same license period IF - Answer-he completes a new license application.

How often must an insurance producer's license in New Jersey be renewed? - Answer-every two years.

During the solicitation of a Life policy, when must an insurer furnish a prospective buyer with a Buyer's Guide and a Policy Summary? - Answer-Prior to, or at the time of policy delivery

What is the purpose for a producer voluntarily terminating his/her license? - Answer-Returning his/her license to the Banking and Insurance Department

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Insurance Licensing New Jersey Life Producer Exam Sample Questions (Q38-Q43):

NEW QUESTION # 38

An insured has a \$100,000 policy with an accidental death benefit rider. If he dies on his way to work due to a heart attack, what will the insurer pay?

- A. \$200,000.
- B. \$150,000.
- C. \$250,000.
- D. \$100,000.

Answer: D

Explanation:

The insurer will pay \$100,000, the base policy death benefit only. An accidental death benefit rider pays an additional benefit only if death results from a covered accident as defined in the rider. A heart attack is generally a death by sickness or natural cause, not accidental bodily injury, even if it occurs while the insured is traveling to work. Therefore, the rider is not triggered. If the insured had died in a covered accident, the rider might have doubled the benefit under a common double-indemnity structure, resulting in \$200,000. But the facts do not support that result. Option B and option D have no basis in the stated policy values. Option C is the trap because accidental death riders often double the benefit, but only when the cause of death qualifies under the rider. The key exam distinction is cause of death: accidental death rider = accident-caused death, not illness-caused death. Reference topics: Accidental Death Benefit Rider, Policy Exclusions, Natural Causes, Double Indemnity.

NEW QUESTION # 39

Insurance advertising in local newspapers is regulated by the

- A. Attorney general.
- B. Marketing department of the insurance company.
- C. New Jersey Department of Banking and Insurance.
- D. Federal Communications Commission.

Answer: C

Explanation:

Insurance advertising in New Jersey, including advertising placed in local newspapers, is regulated by the New Jersey Department of Banking and Insurance. New Jersey Department guidance cites N.J.S.A. 17B:30-4, which prohibits life and health insurers and producers from making, publishing, disseminating, or placing before the public, including in a newspaper or magazine, an advertisement or statement about insurance or annuities that is untrue, deceptive, or misleading. The Department enforces these advertising standards and can impose penalties for violations. Option A is wrong because an insurer's marketing department may internally review advertisements, but it is not the regulator. Option B is too general; the Attorney General is not the ordinary insurance-advertising regulator for producer exam purposes. Option C is wrong because the FCC regulates communications infrastructure and broadcast matters, not New Jersey insurance advertising standards in a newspaper. The tested authority is the state insurance department. Reference topics: Insurance Advertising, False or Misleading Statements, Newspaper Advertising, New Jersey DOBI Enforcement.

NEW QUESTION # 40

A beneficiary is protected from creditors' claims in all of the following situations EXCEPT when the beneficiary is the

- A. Insured's child.
- B. Insured's spouse.
- C. Insured's estate.
- D. Insured's business partner.

Answer: C

Explanation:

The exception is when the beneficiary is the insured's estate. When life insurance proceeds are payable to a named individual or entity beneficiary, they generally pass by contract outside the insured's probate estate and are protected from many creditor claims. New Jersey law provides creditor-protection treatment for life insurance proceeds and avails, subject to exceptions such as premiums paid with intent to defraud creditors.

However, if the insured's estate is named as beneficiary, the proceeds become part of the estate administration process. Once payable to the estate, the proceeds may be exposed to estate debts, expenses, creditor claims, and probate distribution rules before heirs receive anything. A spouse, child, or business partner named directly as beneficiary is not the estate and may receive proceeds contractually, subject to applicable statutory exceptions. The exam principle is blunt: direct named beneficiary = creditor protection; estate as beneficiary = proceeds enter the estate and lose that protection against estate creditors. Reference topics: Beneficiary Designation, Creditor Protection, Estate as Beneficiary, Life Insurance Proceeds.

NEW QUESTION # 41

Which of the following information maintained by the Banking and Insurance Department on a producer is available to the public?

- A. Revocation of professional certifications held by the producer.
- B. Criminal complaints against the producer.
- C. The names of the insurance companies represented by the producer.
- D. Medical disability information.

Answer: C

Explanation:

The public licensing information most directly associated with a producer is the producer's license and appointment information, including the insurance companies the producer is authorized to represent. New Jersey's public license-search function allows the public to obtain producer license information such as name, mailing address, license reference number, license type, and license status. Producer appointment information is also part of the regulatory licensing framework because an insurer must appoint a producer by written contract before the producer acts as the insurer's agent. Medical disability information is confidential personal information and is not a public producer record. Criminal complaints are not the same as final administrative licensing action and may involve confidentiality, due-process, or law-enforcement limits. Revocation of unrelated professional certifications is not the ordinary public insurance-producer record maintained for consumer verification. The exam point is consumer-facing transparency: the public may verify the producer's insurance authority and insurer relationships, not private medical or unrelated background information. Reference topics: Producer Licensing Records, Insurer Appointment, Public License Search, New Jersey Department of Banking and Insurance.

NEW QUESTION # 42

A reinstatement clause outlines reinstatement conditions that include

- A. A higher premium charge.
- B. Payment of outstanding loans within the year.
- C. Proof of insurability.
- D. A decrease in policy limits.

Answer: C

Explanation:

A reinstatement clause commonly requires proof of insurability before a lapsed life insurance policy can be restored. Reinstatement protects the policyowner from permanent loss of coverage after lapse, but it also protects the insurer from anti-selection. If a policy has lapsed, the insurer is not required to restore coverage blindly when the insured's health may have deteriorated. New Jersey's reinstatement rule for certain life policies requires a provision allowing written application for reinstatement within three years from the first unpaid premium, unless the policy has been surrendered or its paid-up term insurance has expired. Standard reinstatement conditions include evidence of insurability satisfactory to the insurer, payment of overdue premiums with interest, and repayment or reinstatement of indebtedness where applicable. Option A is wrong because reinstatement is not defined by charging a higher premium; premiums are usually restored according to the policy basis plus arrears and interest. Option B is too specific and misstated. Option D is not a reinstatement condition. Reference topics: Reinstatement Clause, Lapse, Proof of Insurability, Premium Default.

NEW QUESTION # 43

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