

CONNECTICUT LAWS LIFE, ACCIDENT & HEALTH (LAH) PRACTICE TEST (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. How is "permanent disability" defined in the context of health insurance in Connecticut?**
 - A. A disability that lasts for a maximum of six months
 - B. A disability that continues for an indefinite period, affecting the insured's ability to perform work-related duties
 - C. A temporary inability to work
 - D. A short-term condition requiring rehabilitation
- 2. How frequently must a domestic insurer's books and records be examined by the commissioner in Connecticut?**
 - A. Every 2 years
 - B. Every 3 years
 - C. Every 5 years
 - D. Every year
- 3. Before ABC Insurance Company can issue a small employer group policy in the state, what is required?**
 - A. Obtain permission from the federal government
 - B. Be authorized to write health insurance in this state
 - C. Demonstrate profitability
 - D. Complete a market analysis
- 4. Mentally or physically handicapped dependent children MUST be covered under an individual health insurance policy?**
 - A. Until they reach age 21
 - B. Until they become self-supportive
 - C. For the duration of their education
 - D. Until they receive full-time employment
- 5. A life insurance applicant MUST receive a buyer's guide and policy summary at what point?**
 - A. Upon application submission
 - B. Upon policy delivery
 - C. During the initial consultation
 - D. Before the underwriting process

6. A(n) _____ agent is a producer who writes in places coverage for a specific insurance company.
- A. Authorized
 - B. Appointed
 - C. Independent
 - D. Broker
7. What limitations exist on pre-existing condition exclusions in Connecticut?
- A. Insurers can impose waiting periods indefinitely
 - B. Insurers cannot exclude conditions disclosed after policy effective date
 - C. Conditions can only be excluded for one year
 - D. All pre-existing conditions are automatically covered
8. In Connecticut, what is the statutory definition of an accident insurance policy?
- A. A policy that covers natural disasters
 - B. A policy that provides benefits for injuries or death resulting from an unforeseen event or accident
 - C. A policy ensuring benefits for long-term illnesses
 - D. A policy that solely provides coverage for travel-related accidents
9. What is required of insurers in terms of continuing education for agents in Connecticut?
- A. Agents must pass a financial exam
 - B. Agents must complete specific continuing education hours
 - C. Agents must attend annual conferences
 - D. Agents must sell a minimum number of policies annually
10. In a group life insurance policy, how much of the insured's coverage can be assigned by the insured?
- A. 50%
 - B. 75%
 - C. 100%
 - D. 125%

Answers

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1. B
2. C
3. B
4. B
5. B
6. B
7. B
8. B
9. B
10. C

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Explanations

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1. How is "permanent disability" defined in the context of health insurance in Connecticut?

- A. A disability that lasts for a maximum of six months
- B. A disability that continues for an indefinite period, affecting the insured's ability to perform work-related duties**
- C. A temporary inability to work
- D. A short-term condition requiring rehabilitation

The definition of "permanent disability" in the context of health insurance in Connecticut refers to a condition that persists for an indefinite period, significantly impacting the individual's ability to perform work-related tasks. This definition emphasizes the long-lasting nature of the disability, which distinguishes it from temporary or short-term conditions. Individuals classified as permanently disabled typically cannot return to their pre-disability jobs or might struggle with any form of employment due to the severity of their impairment. In contrast, the other options describe conditions that are not aligned with the established understanding of permanent disability. A disability lasting for a maximum of six months is considered temporary, while both temporary inability to work and short-term conditions requiring rehabilitation indicate a lack of permanence, which is essential to the definition of permanent disability. Thus, the correct answer accurately reflects the characteristics associated with permanent disability as understood under Connecticut's health insurance laws.

2. How frequently must a domestic insurer's books and records be examined by the commissioner in Connecticut?

- A. Every 2 years
- B. Every 3 years
- C. Every 5 years**
- D. Every year

A domestic insurer in Connecticut is required to have its books and records examined by the commissioner every five years. This periodic examination helps ensure that the insurer is operating in compliance with state regulations and maintaining appropriate financial practices. The examination process is vital for maintaining the integrity of the insurance industry, protecting policyholders, and ensuring that companies meet the required reserve levels and solvency standards. The other timeframes for examinations, such as annually, biennially, or every three years, do not align with the established regulations. This five-year cycle provides a balance between oversight and operational efficiency for insurers, allowing them sufficient time to implement any necessary changes following an examination.

3. Before ABC Insurance Company can issue a small employer group policy in the state, what is required?

- A. Obtain permission from the federal government
- B. Be authorized to write health insurance in this state**
- C. Demonstrate profitability
- D. Complete a market analysis

In Connecticut, for an insurance company to issue a small employer group policy, it must be authorized to write health insurance within the state. This authorization ensures that the company complies with state laws and regulations regarding insurance practices. Being authorized indicates that the Insurance Department has reviewed the insurer's financial strength, business practices, and adherence to the standards set forth for health insurance, thereby protecting consumers. Other options such as obtaining permission from the federal government or demonstrating profitability are not prerequisites for issuing group policies at the state level, as state authority governs most health insurance operations. Additionally, completing a market analysis is not a requirement specifically outlined for issuing small employer group policies, although understanding the market can be beneficial for business strategies. Thus, the requirement of being authorized to write health insurance is essential and foundational for the validity of the policy issuance.

4. Mentally or physically handicapped dependent children MUST be covered under an individual health insurance policy?

- A. Until they reach age 21
- B. Until they become self-supportive**
- C. For the duration of their education
- D. Until they receive full-time employment

The correct answer highlights an important aspect of health insurance coverage for dependent children who are mentally or physically handicapped. Under Connecticut law, these children must be covered under an individual health insurance policy until they become self-supportive. This provision is designed to ensure that individuals who may have difficulty gaining financial independence due to their handicap can continue to receive necessary health care support without the burden of losing coverage once they reach a certain age. Coverage until self-supportiveness acknowledges the specific needs of children with disabilities. Unlike typical dependents, whose coverage might end when they reach a specific age, disabled dependents can require ongoing assistance and healthcare that extends beyond that age threshold. Therefore, the focus on self-supportiveness ensures that the health needs of these individuals are met appropriately based on their circumstances rather than a rigid age limit. Other options may suggest a timeframe such as a specific age, the duration of education, or until they find employment. However, these do not consider the unique challenges that disabled children may face in achieving independence, making the self-supportive criterion the most suitable and compassionate approach in providing continued healthcare coverage.

5. A life insurance applicant MUST receive a buyer's guide and policy summary at what point?

- A. Upon application submission
- B. Upon policy delivery**
- C. During the initial consultation
- D. Before the underwriting process

The correct answer indicates that a life insurance applicant must receive a buyer's guide and policy summary upon the delivery of the policy. This requirement is set forth to ensure that the applicant has a clear understanding of the insurance product they are purchasing before finalizing the transaction. Providing the buyer's guide and policy summary at the time of policy delivery allows the applicant to review all pertinent information about the coverage, benefits, and costs associated with the policy after they have had the chance to consider the decision thoroughly. This practice aims to uphold transparency and informed choice in the insurance purchasing process, enabling a better-informed consumer who can make decisions that suit their individual needs. In contrast, other points in the process, such as during the initial consultation or upon application submission, may not provide the applicant adequate time or context to digest the information relevant to their specific policy. Although having this information is essential early in the process, the regulatory framework specifically ties the distribution of these documents to the policy delivery to ensure that consumers have access to it when they are ready to make a final decision.

6. A(n)_____agent is a producer who writes in places coverage for a specific insurance company.

- A. Authorized
- B. Appointed**
- C. Independent
- D. Broker

An appointed agent is a producer who has been granted authorization by a specific insurance company to represent them and sell their insurance products. This relationship allows the appointed agent to act on behalf of the insurer, providing them with the legal authority to write coverage, quote policies, and handle claims for that particular company. Being appointed means these agents have undergone the necessary training and meet the requirements set forth by the insurance company, ensuring they are well-versed in the company's offerings and regulations. In contrast, others, like independent agents, may represent multiple insurance providers and are not limited to writing coverage for just one insurer, making them different from appointed agents. Brokers also typically represent the insured and work to find the best policy from various insurers, rather than being tied to any specific company. Thus, the role of an appointed agent is distinct and crucial in the insurance landscape, solidifying their position in direct relation to a single insurance entity.

7. What limitations exist on pre-existing condition exclusions in Connecticut?

- A. Insurers can impose waiting periods indefinitely
- B. Insurers cannot exclude conditions disclosed after policy effective date**
- C. Conditions can only be excluded for one year
- D. All pre-existing conditions are automatically covered

In Connecticut, the limitation regarding pre-existing condition exclusions is focused on the specific circumstances under which insurers can exclude conditions. The correct understanding is that once a policy takes effect, if an insured discloses a condition, that condition cannot be excluded from coverage. This means that any diagnosis or medical condition that was disclosed during the application process cannot be used by the insurer to deny coverage after the policy has started. This rule is crucial for ensuring that consumers are protected from arbitrary exclusions based on information that has been properly communicated to the insurer. It fosters transparency and trust in the insurance process, allowing individuals to disclose their health status without fear of future penalties or exclusions. Other options present misleading or incorrect ideas about the regulation of pre-existing conditions. The notion that insurers can impose waiting periods indefinitely does not align with regulatory practices aimed at protecting consumers. Furthermore, excluding conditions for only one year is not reflective of the broader context of health insurance regulations. Lastly, the idea that all pre-existing conditions are automatically covered disregards the principles that govern how such conditions are handled within the initial application and reporting process.

8. In Connecticut, what is the statutory definition of an accident insurance policy?

- A. A policy that covers natural disasters
- B. A policy that provides benefits for injuries or death resulting from an unforeseen event or accident**
- C. A policy ensuring benefits for long-term illnesses
- D. A policy that solely provides coverage for travel-related accidents

The statutory definition of an accident insurance policy specifically refers to a policy that provides benefits for injuries or death resulting from an unforeseen event or accident. This definition emphasizes the unanticipated nature of accidents, which is central to the functioning of such policies. Specifically, accident insurance aims to protect individuals and their beneficiaries from the financial impact that can arise from sudden, unexpected incidents, ensuring that they receive necessary financial support in the aftermath of such events. In contrast, the other options do not accurately capture the essence of what an accident insurance policy entails. For instance, a policy that covers natural disasters would typically fall under a different category of insurance focused on property and casualty. Similarly, benefits for long-term illnesses are addressed through health insurance policies rather than accident insurance. Finally, while travel-related accidents can be covered under specific plans, not all accident insurance is limited to travel-related incidents; hence that option is too narrow and does not reflect the broader definition of an accident insurance policy.

9. What is required of insurers in terms of continuing education for agents in Connecticut?

- A. Agents must pass a financial exam
- B. Agents must complete specific continuing education hours**
- C. Agents must attend annual conferences
- D. Agents must sell a minimum number of policies annually

In Connecticut, insurers are mandated to ensure that their agents complete specific continuing education hours to maintain their licenses. This requirement is in place to ensure that agents remain current with changes in insurance laws, policies, and practices, ultimately benefiting consumers and the industry as a whole. By completing continuing education, agents demonstrate their commitment to maintaining their knowledge and competence in a rapidly evolving field. The other options do not align with the requirements set forth by the state. Passing a financial exam is not a standard requirement for continuing education, attending annual conferences is not mandated, and there is no stipulation for agents to sell a minimum number of policies to fulfill educational obligations. Thus, the necessity of completing specific continuing education hours stands as the key requirement for agents in Connecticut.

10. In a group life insurance policy, how much of the insured's coverage can be assigned by the insured?

- A. 50%
- B. 75%
- C. 100%**
- D. 125%

In a group life insurance policy, the full amount of coverage, which is 100%, can generally be assigned by the insured. This means that the policyholder has the right to transfer their benefits or ownership rights to another individual or entity in their entirety. This flexibility is designed to allow insured individuals to provide financial support or security to others, such as family members, in the event of their death. The option to assign 100% of coverage is essential in group life insurance, as it acknowledges the potential different financial needs and obligations of policyholders. The other options, which mention percentages less than 100, do not accurately reflect the possibilities available to the insured under a group life insurance policy. The ability to fully assign the coverage ensures that the insured can make the most beneficial arrangements for their personal and financial situation.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://ctlawslah.examzify.com>

We wish you the very best on your exam journey. You've got this!

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