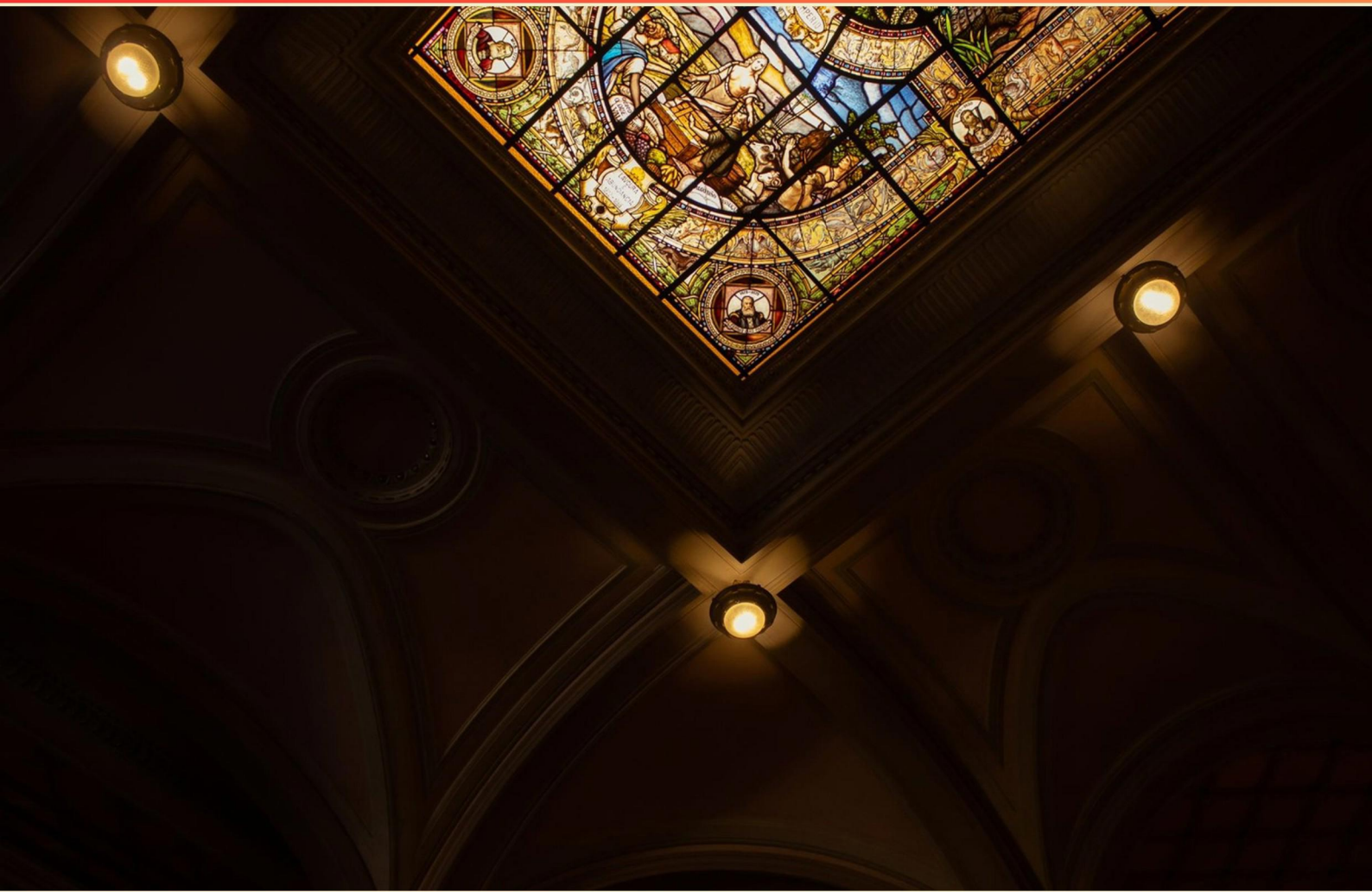


CONNECTICUT LIFE & HEALTH INSURANCE PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE

<https://ctlifeandhealthinsurance.examzify.com>



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Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	15

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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. What does a life insurance policy provide in case of the insured's death?**
 - A. Tax benefits for the beneficiaries
 - B. Continuous health coverage for the family
 - C. A death benefit payout to beneficiaries
 - D. Cash values for policy loans
- 2. Which of the following correctly describes the coverage period of a single premium whole life insurance policy?**
 - A. 1 year
 - B. 5 years
 - C. Full life of the policy
 - D. 10 years
- 3. What is the Pap test primarily used to detect?**
 - A. Breast cancer
 - B. Ovarian cancer
 - C. Cervical cancer
 - D. Uterine cancer
- 4. What does the term "extended term" refer to in nonforfeiture options?**
 - A. Switching to a cheaper policy
 - B. Using cash value for paid-up insurance
 - C. Converting to a term insurance policy for a period
 - D. Upgrading to a more expensive policy
- 5. What is the maximum number of days Medicare will cover in a skilled nursing facility per benefit period?**
 - A. 90 days
 - B. 100 days
 - C. 120 days
 - D. 150 days

- 6. What documentation is necessary to continue coverage for a handicapped child beyond the policy's age limit?**
- A. Proof of financial stability
 - B. Proof of incapacity and dependency
 - C. Evidence of ongoing treatment
 - D. Certification from a healthcare provider
- 7. What is the maximum monetary fine for violating a cease and desist order issued after a hearing by the Commissioner?**
- A. \$10,000
 - B. \$25,000
 - C. \$50,000
 - D. \$100,000
- 8. What is the term for when a ceding insurer transfers risk to an assuming insurer on a case-by-case basis?**
- A. Ad-hoc reinsurance
 - B. Facultative reinsurance
 - C. Mandatory reinsurance
 - D. Automatic reinsurance
- 9. Which of the following would NOT be appropriate for an immediate annuity?**
- A. A beneficiary collecting the face amount of a life insurance policy
 - B. A lottery winner who opted for a lump-sum payment
 - C. A parent saving for a child's college
 - D. Someone who just won a large settlement
- 10. What is a characteristic of a group long-term disability income policy paid by an employer?**
- A. The specified benefit amount is a percentage of the insured's savings
 - B. The specified benefit amount is a percentage of his wages
 - C. The specified benefit amount is fixed regardless of income
 - D. The specified benefit amount varies depending on age

Answers

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

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Explanations

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1. What does a life insurance policy provide in case of the insured's death?

- A. Tax benefits for the beneficiaries
- B. Continuous health coverage for the family
- C. A death benefit payout to beneficiaries**
- D. Cash values for policy loans

A life insurance policy is specifically designed to provide financial support in the event of the insured's death. The primary function of this type of insurance is to pay a predetermined sum, known as the death benefit, to the beneficiaries named in the policy. This benefit can help cover various expenses such as funeral costs, outstanding debts, or ongoing living expenses for the insured's family, ensuring their financial security during a difficult time. This characteristic is central to the purpose of life insurance, which is to protect loved ones and provide them with financial stability after losing the policyholder. While other aspects such as tax implications, health coverage, and cash values may be related to certain types of insurance products, they do not directly represent the core element of a life insurance policy, which is the death benefit payout. Therefore, understanding that the critical purpose of life insurance is to deliver a financial payout upon the insured's death is fundamental in grasping how these policies function.

2. Which of the following correctly describes the coverage period of a single premium whole life insurance policy?

- A. 1 year
- B. 5 years
- C. Full life of the policy**
- D. 10 years

A single premium whole life insurance policy is designed to provide coverage for the entire lifetime of the insured, as long as the policy remains in force. The term "single premium" indicates that the policy is purchased with a one-time upfront payment, which covers the cost of insurance for the life of the policyholder. This type of insurance accumulates cash value over time and is intended to provide financial protection to beneficiaries upon the insured's death. This structure contrasts with term insurance policies, which only provide coverage for a specific period, such as one year or a multi-year term like five or ten years. The enduring nature of whole life insurance makes it a popular choice for individuals who want lifetime protection and the ability to build cash value. Thus, the coverage period truly reflects the entire life of the policy, reaffirming the understanding of the long-term commitment that single premium whole life insurance entails.

3. What is the Pap test primarily used to detect?

- A. Breast cancer
- B. Ovarian cancer
- C. Cervical cancer**
- D. Uterine cancer

The Pap test, or Pap smear, is specifically designed to detect abnormal cell changes in the cervix, which can indicate the presence of cervical cancer. By collecting and examining cells from the cervix, healthcare providers can identify precancerous conditions and, if necessary, take action to prevent the development of cervical cancer. This screening tool plays a crucial role in cervical health by allowing early intervention when abnormal cells are found, significantly improving the chances of successful treatment. Regular Pap tests are recommended for women starting at age 21, regardless of sexual history, as it is linked directly to the detection of cervical cancer risk. Other types of cancers listed, such as breast, ovarian, and uterine cancer, are not identified through the Pap test, which is why the focus is solely on cervical cancer.

4. What does the term "extended term" refer to in nonforfeiture options?

- A. Switching to a cheaper policy
- B. Using cash value for paid-up insurance
- C. Converting to a term insurance policy for a period**
- D. Upgrading to a more expensive policy

The term "extended term" in nonforfeiture options refers to the ability of a policyholder to convert their whole life insurance policy, which has cash value, into a term insurance policy that provides coverage for a specific period of time, without the need to pay additional premiums. This option allows the policyholder to maintain life insurance protection even when they can no longer pay premiums on their original policy due to policy lapse or termination. The significance of this option lies in its provision of continued life insurance coverage through the utilization of the accrued cash value of the original policy. Instead of losing all benefits upon lapse, the policyholder can still have a level of protection for their beneficiaries, albeit for a limited time. Other options, such as switching to a cheaper policy or upgrading to a more expensive one, do not accurately reflect the essence of what "extended term" entails. The focus on using the cash value for paid-up insurance instead of a term policy is more characteristic of another nonforfeiture option known as "paid-up insurance." Thus, the correct definition of "extended term" specifically emphasizes the conversion to a term insurance policy for a defined duration.

5. What is the maximum number of days Medicare will cover in a skilled nursing facility per benefit period?

- A. 90 days
- B. 100 days**
- C. 120 days
- D. 150 days

Medicare will cover up to 100 days in a skilled nursing facility per benefit period. This coverage is specifically for patients who require skilled nursing care or rehabilitation services after a qualifying hospital stay of at least three days. During the first 20 days, Medicare covers all costs, and for days 21 through 100, the patient will have to pay a daily coinsurance amount. After the 100th day, coverage stops unless the patient qualifies for additional benefits under certain circumstances. Understanding this limit is crucial for individuals planning for long-term care or rehabilitation needs, as it emphasizes the importance of knowing when different coverage begins and ends.

6. What documentation is necessary to continue coverage for a handicapped child beyond the policy's age limit?

- A. Proof of financial stability
- B. Proof of incapacity and dependency**
- C. Evidence of ongoing treatment
- D. Certification from a healthcare provider

To continue coverage for a handicapped child beyond the policy's age limit, it is necessary to provide proof of incapacity and dependency. This documentation verifies that the child is still considered handicapped and is dependent on the policyholder for support. Insurance policies often define the conditions under which coverage may extend past the standard age, usually involving the child's inability to live independently due to a disability. Demonstrating both incapacity (the child's condition affecting their ability to function) and dependency (the requirement for support and care from the policyholder) is crucial for the insurance company to affirm the continued eligibility for benefits. This requirement helps ensure that the policy's terms are adhered to while providing necessary support for the family and the dependent.

7. What is the maximum monetary fine for violating a cease and desist order issued after a hearing by the Commissioner?

- A. \$10,000
- B. \$25,000
- C. \$50,000**
- D. \$100,000

The maximum monetary fine for violating a cease and desist order issued after a hearing by the Commissioner is set at \$50,000. This amount reflects the gravity and seriousness of not complying with regulatory orders designed to protect policyholders and maintain the integrity of the insurance market. Such fines serve as a deterrent against non-compliance and reinforce the authority of regulatory bodies in enforcing laws and protecting consumers. Understanding this context is essential; it emphasizes the consequences for insurers or agents who do not adhere to orders after due process has taken place, ensuring adherence to ethical standards in the insurance industry.

8. What is the term for when a ceding insurer transfers risk to an assuming insurer on a case-by-case basis?

- A. Ad-hoc reinsurance
- B. Facultative reinsurance**
- C. Mandatory reinsurance
- D. Automatic reinsurance

The correct term for when a ceding insurer transfers risk to an assuming insurer on a case-by-case basis is facultative reinsurance. This type of reinsurance arrangement allows the ceding insurer to evaluate and choose each individual risk it wants to cede to the reinsurer. The reinsurer can also assess the specific risks before agreeing to accept them. This flexibility is particularly beneficial when the risks are unique or varying in nature, allowing for more tailored risk management strategies. In contrast, other options such as mandatory reinsurance involve pre-established agreements where certain risks must be ceded, while automatic reinsurance refers to a setup where risks are automatically accepted without individual evaluation. Ad-hoc reinsurance is not a commonly used industry term and might suggest a more informal agreement on a temporary basis, but it does not specifically capture the defined and structured nature of facultative reinsurance as a case-by-case transfer.

9. Which of the following would NOT be appropriate for an immediate annuity?

- A. A beneficiary collecting the face amount of a life insurance policy
- B. A lottery winner who opted for a lump-sum payment
- C. A parent saving for a child's college**
- D. Someone who just won a large settlement

An immediate annuity is designed to start payments to the annuitant almost immediately after a lump sum is paid, typically within a year. It is most appropriate for individuals seeking a guaranteed income stream right away, such as those who have received a windfall and want to ensure a consistent cash flow. The scenario involving a parent saving for a child's college is less suitable for an immediate annuity because this situation usually implies a longer time horizon where the parent needs to accumulate funds over a period, rather than beginning to withdraw funds immediately. People saving for long-term goals usually prefer investment vehicles that allow their money to grow before they begin tapping into it, which contrasts with the immediate nature of an immediate annuity. In contrast, beneficiaries collecting life insurance benefits, lottery winners opting for lump-sum payments, or individuals who have just won a large settlement are all in positions where they have received a significant sum of money and need to consider immediate income options.

10. What is a characteristic of a group long-term disability income policy paid by an employer?

- A. The specified benefit amount is a percentage of the insured's savings
- B. The specified benefit amount is a percentage of his wages**
- C. The specified benefit amount is fixed regardless of income
- D. The specified benefit amount varies depending on age

A group long-term disability income policy paid by an employer typically provides benefits based on a percentage of the insured's wages. This characteristic ensures that the benefit amount is related to the income the insured earns, making it a more equitable solution for employees who may lose their income due to a disability. The goal is to replace a portion of the lost wages, allowing individuals to maintain a standard of living while they are unable to work. This percentage-based approach helps tailor the benefits to the individual's financial needs and is often a key feature that distinguishes it from other types of policies. It also aligns with how many other insurance products operate, focusing on providing financial assistance proportional to a person's earnings, which is particularly important in evaluating the impact of a disability. In contrast, a fixed benefit amount regardless of income would not adequately reflect the needs of different employees with varying salaries. Similarly, linking the benefit to savings or varying it based on age does not directly relate to the income lost due to a disability, making those options less aligned with the primary purpose of long-term disability income insurance.

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://ctlifeandhealthinsurance.examzify.com>

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

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