

PRIMERICA LIFE INSURANCE EXAM WITH CORRECT ANSWERS 2024/ 2025

/.An insured purchased an insurance policy 5 years ago. Last year, she received a dividend check from the insurance company that was not taxable. This year, she did not receive a check from the insurer. From what type of insurer did the insured purchase the policy?

- a. mutual
- b. reciprocal
- c. nonprofit service organization
- d. stock - **Answer-A. mutual**

funds not paid out after paying claims and other operating costs are returned to the policy owners in the form of a dividend. if all funds are paid out, no dividends are paid

/.Following a career change, an insured is no longer required to perform many physical activities, so he has implemented a program where he walks and jogs for 45 minutes each morning. The insured has also eliminated most fatty foods from his diet. Which method of dealing with risk does this scenario describe?

- a. retention
- b. reduction
- c. transfer
- d. avoidance - **Answer-B. reduction**

the insured's change in lifestyle and habits would likely reduce the chances of health problems

/.In insurance, an offer is usually made when

- a. an applicant submits an application to the insurer
- b. the insurer approves the application and receives the initial premium
- c. the agent hands the policy to the policyholder
- d. an agent explains a policy to a potential applicant - **Answer-A. an applicant submits an application to the insurer**

in insurance, the offer is usually made by the applicant in the form of an application. acceptance takes place when an insurer's underwriter approves the application and issues a policy

/.the causes of loss insured against in an insurance policy are known as

- a. perils

Primerica Life Insurance Exam Questions And Answer

Mike Yu, Examreview



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The Insurance Forum, 1987 **Contemporary Business** Louis E. Boone, David L. Kurtz, Michael H. Khan, Brahm Canzer, 2019-12-09 Contemporary Business Third Canadian Edition is a comprehensive introductory course Rooted in the basics of business this course provides students a foundation upon which to build a greater understanding of current business practices and issues that affect their lives A wide variety of global issues ideas industries technologies and career insights are presented in a straightforward application based format Written in a conversational style and edited for plain language Contemporary Business ensure readability for all students including students for whom English is their second language The goal of this course is to improve a student s ability to evaluate and provide solutions to today s global business challenges and ultimately to thrive in today s fast paced business environment [Air Line Pilot](#), 1994 **Questions and**

Answers on Life Insurance Anthony Steuer, 2010 A user friendly guide to making expert decisions on life insurance policies

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