

## 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

**Wenbin Ji**



## **Primerica Life Insurance Exam Questions And Answer:**

*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

**Life Insurance Exam Prep** J. Davis, 2021-04-29 The complete guide to passing your Life Insurance exam the very first time This manual is filled with all the vocabulary words you need to know Comes with additional previous state issued tests and answers This manual has been used by thousands of people now turned agents Life Insurance Guide Annuities Great for any individual or company [Questions and Answers on Life Insurance](#) Tony Steuer, 2022-06-07 Amazon Bestseller in Life Insurance A user friendly guide to making expert decisions on life insurance policies Need help facing the constant barrage of information from competing life insurance companies With thirty five years of experience in the life insurance business Tony Steuer delivers a practical one of a kind resource for anyone involved in choosing or monitoring a life insurance policy This guide helps make a complex financial product understandable for consumers and is an essential reference textbook and training manual for financial advisors Using a simple question and answer format Steuer covers the essential basics and the finer points of life insurance including how to Differentiate between types of policies Find and evaluate a policy and company Hire a trusted agent Understand the practice of underwriting Monitor a policy s performance With all the advice to help you avoid unnecessary pitfalls and unpleasant surprises Steuer s guide will help you make informed confident decisions and gain the maximum benefit from your life insurance policy **Missouri Life Insurance Exam General Knowledge Review**

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**Questions and Answers on Life Insurance** Anthony Steuer, Tony Steuer, 2015-05-19 **Pennsylvania Life**

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