
PRIMERICA LIFE INSURANCE EXAM QUESTIONS AND ANSWERS (GRADED A)

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

Pa Insurance Exam Study Guide

RS Peters



Pa Insurance Exam Study Guide:

Pennsylvania Life Insurance Producer License Exam Review Questions & Answers 2016/17 Edition Examreview,2016 We create these self practice test questions module with 220 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance trade Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage

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