
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

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Pa Insurance Exam Study Guide:

This book delves into Pa Insurance Exam Study Guide. Pa Insurance Exam Study Guide is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Pa Insurance Exam Study Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Pa Insurance Exam Study Guide
 - Chapter 2: Essential Elements of Pa Insurance Exam Study Guide
 - Chapter 3: Pa Insurance Exam Study Guide in Everyday Life
 - Chapter 4: Pa Insurance Exam Study Guide in Specific Contexts
 - Chapter 5: Conclusion
2. In chapter 1, the author will provide an overview of Pa Insurance Exam Study Guide. This chapter will explore what Pa Insurance Exam Study Guide is, why Pa Insurance Exam Study Guide is vital, and how to effectively learn about Pa Insurance Exam Study Guide.
3. In chapter 2, this book will delve into the foundational concepts of Pa Insurance Exam Study Guide. The second chapter will elucidate the essential principles that must be understood to grasp Pa Insurance Exam Study Guide in its entirety.
4. In chapter 3, the author will examine the practical applications of Pa Insurance Exam Study Guide in daily life. This chapter will showcase real-world examples of how Pa Insurance Exam Study Guide can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Pa Insurance Exam Study Guide in specific contexts. This chapter will explore how Pa Insurance Exam Study Guide is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, this book will draw a conclusion about Pa Insurance Exam Study Guide. This chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Pa Insurance Exam Study Guide.

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