

# Primerica Life Insurance Test Exam | 2023/2024 (Questions and Verified Answers with Rationales) 100% Correct

1. The reduction of premium option uses the dividend to reduce

~ **Answer:** Next year's premium

2. In a non contributory group policy

~ **Answer:** 100% of eligible employees must participate

3. A representation in an insurance contract qualifies as a

~ **Answer:** Implied warranty

4. Which of the following is NOT true of the agents implied authority

~ **Answer:** It is specifically stated in the contract

5. When a whole life policy is surrendered for it's non forfeiture value, what is the automatic option

~ **Answer:** Extended term

6. Which provision may be added to a permanent life policy, at no cost, that insures that the policy will not lapse so long as there is cash value

# National Insurance Exam 2question Papers

**Lingjun Ying**



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