
PRIMERICA LIFE INSURANCE EXAM(2023-2024 Latest Update)Everything You Need To Know

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 -ANSWERS 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 -ANSWERS 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 -ANSWERS 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

Life Insurance Ers Guide State Michigan Commission

JG Myers



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The Spectator life by states manual ,1920 **Indicator and National Journal of Insurance** ,1895 **The Weekly Underwriter** ,1923 The Indicator ,1910 Monthly Catalogue, United States Public Documents ,1992 *Subject Catalog of the Institute of Governmental Studies Library, University of California, Berkeley* University of California, Berkeley. Institute of Governmental Studies. Library,1971 Monthly Catalog of United States Government Publications ,1992

The Insurance Field ,1909 Vols for 1910 56 include convention proceedings of various insurance organizations *The Spectator* ,1928 **The Indicator** William H. Burr,Frank H. Leavenworth,John J. Oliver,1906 **The Cumulative Book Index** ,1913 United States review ,1924 **The Insurance Press** ,1915 **Monthly Bulletin** St. Louis Public Library,1911 Teachers bulletin vol 4 issued as part of v 23 no 9 **The United States Catalog** ,1913 **Insurance Post of Chicago** ,1916 Wall Street Underwriter and General Joint Stock Register ,1894 *The Eastern Underwriter* ,1907

Flint, Michigan, City Directory ,1965 **Moody's Manual of Investments** John Sherman Porter,1929 American government securities 1928 53 in 5 annual vols v 1 Railroad securities 1952 53 Transportation v 2 Industrial securities v 3 Public utility securities v 4 Government securities 1928 54 v 5 Banks insurance companies investment trusts real estate finance and credit companies 1928 54

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