
PRIMERICA TEXAS LIFE AGENT EXAM GUIDE QUESTIONS AND ANSWERS

Aleatory - ANSWER-And insured pays \$100 premium every month for his coverage, yet then she promises to pay \$10,000 for a covered loss. What characteristics of an insurance contract does this describe?

When an insurer's underwriter approves coverage, - ANSWER-In forming an insurance contract, when does except it's usually occur?

Application - ANSWER-An insurer wants to begin underwriting procedures for an applicant. What source will it consult for the majority of it's underwriting information

Premium receipt - ANSWER-Most agents try to collect the initial premium for submission with the application. When an agent Coleccionista premium for the applicant, the agent should issue the applicant a...

Premium amounts and surrender values. - ANSWER-Which of the following will be included in a policy summary?

When the agent delivers the policy, collect the initial premium, and the applicant completes an acceptable statement of good health. - ANSWER-An agent in an application for a life insurance policy fill out and sign the application. However, the applicant does not wish to give the agent the initial premium, and no conditional receipt is issued. When will coverage begin?

When the application is signed and a check is given to the agent. - ANSWER-When is the earliest it a policy may go into effect?

Return the application to the applicant for completion. - ANSWER-Which is an appropriate action bother in sure if the perspective insured submitted an incorrect application?

With the policy. - ANSWER-If a policy includes a free-look period of at least 10 days, the Buyer's Guide must be delivered to the applicant...

Medical background - ANSWER-Which of the following information about the applicant is NOT included in the General Information section of the application for insurance?

To help the insured understand all aspects of the contract. - ANSWER-Why should the producer personally deliver the policy when the first premium has already been paid?

An applicant submits an application to the insurer. - ANSWER-In insurance, an offer is usually made when...

Primerica Texas Study Guide

RS Peters

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