

Primerica Life Insurance License Questions & Answers. 100% verified. 2022/2023. Rated A

Which law is the foundation of statistical prediction of loss upon which rates for insurance are calculated?

- A) Law of Group Evaluation
- B) Law of Large Numbers
- C) Law of Masses
- D) Law of Averages - ✓ ✓ B) Law of Large Numbers

A producer who fails to segregate premium monies from his own personal funds is guilty of:

- A) Theft
- B) Commingling
- C) Larceny
- D) Embezzlement - ✓ ✓ B) Commingling

In insurance, an offer is usually made when:

- A) The completed application is submitted.
- 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. - ✓ ✓ A) The completed application is submitted.

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

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**United States. Monetary Commission,
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