
North Carolina XCEL Testing Life & Health Insurance Exam Study Guide With 100% Correct Answers

Which of the following requires insurers to disclose when an applicant's consumer or credit history is being investigated: **CORRECT ANSWERS** 1970 - Fair Credit Reporting Act

What type of reinsurance contract involves two companies automatically sharing their risk exposure? **CORRECT ANSWERS** Treaty

What is the name of the law that requires insurers to disclose information gathering practices and where the information was obtained? **CORRECT ANSWERS** Fair Credit Reporting Act

Who elects the governing body of a mutual insurance company? **CORRECT ANSWERS** policyholders

The stated amount or percent of liquid assets that an insurer must have on hand that will satisfy future obligations to its policyholders is called: **CORRECT ANSWERS** reserves

A group-owned insurance company that is formed to assume and spread the liability risks of its members is known as a: **CORRECT ANSWERS** risk retention group

What year was the McCarran-Ferguson Act enacted? **CORRECT ANSWERS** 1945

Which of these describe a participating life insurance policy? **CORRECT ANSWERS** Policyowners are entitled to receive dividends.

At what point must a life insurance applicant be informed of their rights that fall under the Fair Credit Reporting Act? **CORRECT ANSWERS** Upon completion of the application

A nonprofit incorporated society that does not have capital stock and operates for the sole benefit of its members is known as: **CORRECT ANSWERS** a fraternal benefit society

An insurance applicant **MUST** be informed of an investigation regarding his/her reputation and character according to the: **CORRECT ANSWERS** Fair Credit Reporting Act

Study Guide For Sd Crop Insurance Test

G Psacharopoulos



Study Guide For Sd Crop Insurance Test:

Whispering the Techniques of Language: An Mental Quest through **Study Guide For Sd Crop Insurance Test**

In a digitally-driven earth where monitors reign supreme and quick conversation drowns out the subtleties of language, the profound strategies and mental nuances concealed within phrases usually move unheard. However, located within the pages of **Study Guide For Sd Crop Insurance Test** a interesting fictional prize sporting with organic feelings, lies an extraordinary journey waiting to be undertaken. Written by an experienced wordsmith, this enchanting opus attracts readers on an introspective trip, lightly unraveling the veiled truths and profound affect resonating within the material of every word. Within the emotional depths of the emotional review, we shall embark upon a genuine exploration of the book is primary styles, dissect its captivating writing design, and succumb to the powerful resonance it evokes deep within the recesses of readers hearts.

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