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# **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

# Exam Guide Insurance Study

**SA Adler**



## **Exam Guide Insurance Study:**

## Decoding **Exam Guide Insurance Study**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Exam Guide Insurance Study**," a mesmerizing literary creation penned with a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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### **Table of Contents Exam Guide Insurance Study**

1. Understanding the eBook Exam Guide Insurance Study
  - The Rise of Digital Reading Exam Guide Insurance Study
  - Advantages of eBooks Over Traditional Books
2. Identifying Exam Guide Insurance Study
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Exam Guide Insurance Study
  - User-Friendly Interface
4. Exploring eBook Recommendations from Exam Guide Insurance Study
  - Personalized Recommendations
  - Exam Guide Insurance Study User Reviews and Ratings

- Exam Guide Insurance Study and Bestseller Lists
- 5. Accessing Exam Guide Insurance Study Free and Paid eBooks
  - Exam Guide Insurance Study Public Domain eBooks
  - Exam Guide Insurance Study eBook Subscription Services
  - Exam Guide Insurance Study Budget-Friendly Options
- 6. Navigating Exam Guide Insurance Study eBook Formats
  - ePub, PDF, MOBI, and More
  - Exam Guide Insurance Study Compatibility with Devices
  - Exam Guide Insurance Study Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Exam Guide Insurance Study
  - Highlighting and Note-Taking Exam Guide Insurance Study
  - Interactive Elements Exam Guide Insurance Study
- 8. Staying Engaged with Exam Guide Insurance Study
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Exam Guide Insurance Study
- 9. Balancing eBooks and Physical Books Exam Guide Insurance Study
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Exam Guide Insurance Study
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Exam Guide Insurance Study
  - Setting Reading Goals Exam Guide Insurance Study
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Exam Guide Insurance Study
  - Fact-Checking eBook Content of Exam Guide Insurance Study
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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