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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

# Insurance Exams Study Guide

**Marco Cascella**



## **Insurance Exams Study Guide:**

The book delves into Insurance Exams Study Guide. Insurance Exams Study Guide is an essential topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Insurance Exams Study Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Insurance Exams Study Guide
- Chapter 2: Essential Elements of Insurance Exams Study Guide
- Chapter 3: Insurance Exams Study Guide in Everyday Life
- Chapter 4: Insurance Exams Study Guide in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Insurance Exams Study Guide. The first chapter will explore what Insurance Exams Study Guide is, why Insurance Exams Study Guide is vital, and how to effectively learn about Insurance Exams Study Guide.
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6. In chapter 5, the author will draw a conclusion about Insurance Exams Study Guide. This chapter will summarize the key points that have been discussed throughout the book.

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