
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 Test Study Guides

L Darling-Hammond



Insurance Test Study Guides:

Insurance Test Study Guides Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has been apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Insurance Test Study Guides**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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