
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

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J Dewey



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Reviewing **Insurance Test Study Guides**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Insurance Test Study Guides**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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