

# **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

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