
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

Nys Insurance Agent Test Study Guide

Scott C. Dulebohn



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Table of Contents Nys Insurance Agent Test Study Guide

1. Understanding the eBook Nys Insurance Agent Test Study Guide
 - The Rise of Digital Reading Nys Insurance Agent Test Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Nys Insurance Agent Test Study Guide
 - 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 Nys Insurance Agent Test Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Nys Insurance Agent Test Study Guide
 - Personalized Recommendations
 - Nys Insurance Agent Test Study Guide User Reviews and Ratings
 - Nys Insurance Agent Test Study Guide and Bestseller Lists

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