

NC Life Insurance Exam Prep Chapter I

Questions With 100% Correct Answers 2024

Liquidity - answer✓✓indicates a company's ability to make unpredictable payouts to policy owners

Insurance - answer✓✓evolved to produce a practical solution to economic uncertainties and losses

Reserves - answer✓✓the accounting measurement of an insurer's future obligations to its policyholders.

They are classified as liabilities on the insurance company's accounting statements since they must

be settled at a future date.

Annuities - answer✓✓provide income by making a series of payments to the annuitant for a specific period of time or for life

Health Insurance - answer✓✓evolved from scientific principles to provide funds for medical expenses due to sickness or injury and to cover loss of income during a disability.

multi-line insurers. - answer✓✓Companies that sell more than one

line of insurance

Stock insurance company - answer✓✓a private organization, organized and incorporated under state laws for the purpose of

making a profit for its stockholders

A stock company - answer✓✓referred to as a nonparticipating company because policyholders do not participate in dividends resulting from stock ownership.

policy dividends - answer✓✓represent a "refund" of the portion of premium that remains after the company has set aside the

necessary reserves and has made deductions for claims and expenses and can also include a share

in the company's investment, mortality, and operating profits.

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