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# **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

# Life Insurance License Study Guide

**Wenbin Ji**



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## **Table of Contents Life Insurance License Study Guide**

1. Understanding the eBook Life Insurance License Study Guide
  - The Rise of Digital Reading Life Insurance License Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Life Insurance License 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 Life Insurance License Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Life Insurance License Study Guide
  - Personalized Recommendations
  - Life Insurance License Study Guide User Reviews and Ratings
  - Life Insurance License Study Guide and Bestseller Lists
5. Accessing Life Insurance License Study Guide Free and Paid eBooks

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- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Life Insurance License Study Guide
  - Highlighting and Note-Taking Life Insurance License Study Guide
  - Interactive Elements Life Insurance License Study Guide
- 8. Staying Engaged with Life Insurance License Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Life Insurance License Study Guide
- 9. Balancing eBooks and Physical Books Life Insurance License Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Life Insurance License Study Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Life Insurance License Study Guide
  - Setting Reading Goals Life Insurance License Study Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Life Insurance License Study Guide
  - Fact-Checking eBook Content of Life Insurance License 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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