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QUESTION 1

What represent legal agreements between buyers or sellers and represent commitments to buy or sell financial instruments at specified dates and prices?

- A. Future contracts
- B. Present contracts
- C. Accounting contracts
- D. Financial contracts

Correct Answer: A

QUESTION 2

The potential for loss resulting from changes in market interest rates are known as:

- A. Interest rate risk
- B. Interest rate loss
- C. Change rate risk
- D. Change rate loss

Correct Answer: A

QUESTION 3

The private pools can fall in which two categories:

- A. Risk retention and sale groups
- B. Risk retention and purchasing groups
- C. Public and purchasing groups
- D. None of the above

Correct Answer: B

QUESTION 4

Which of the following is NOT the Asset/ Liability Management (ALM) activity?

- A. Regulation of Insurer Financial Disclosure



- B. Regulation of Insurer Investment Activity
- C. Regulation of Insurer Reserve Adequacy
- D. Regulation of Insurer Asset Adequacy

Correct Answer: A

QUESTION 5

When policy periods expire, the premiums written are earned and are recognized as:

- A. Liabilities
- B. Expenses
- C. Revenues
- D. None of the above

Correct Answer: C

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