

# 1 - Basic Principles of Life and Health Insurance and Annuities (2-15 Florida Prep Review - Life and Health Insurance Exam) Questions With Complete Solutions.

Which law made it clear that continued regulation of insurance by the states was in the public's best interest?

- A) Financial Services Modernization Act.
- B) Glass-Steagall Act.
- C) McCarran-Ferguson Act.
- D) Unfair Trade Practices Act. Answer - C) McCarran-Ferguson Act.

The McCarran-Ferguson Act of 1945 made it clear that continued regulation of insurance by the states was in the public's best interest. However, it also made possible the application of federal antitrust laws.

Which of the following statements regarding types of insurers is NOT correct?

- A) Reinsurers usually deal with group policyowners.
- B) Mutual insurance companies are "owned" by their policyowners.
- C) Stock insurance companies seek a profit for their shareholders.
- D) Fraternal benefit societies must be nonprofit organizations. Answer - A) Reinsurers usually deal with group policyowners.

Reinsurers make arrangements with other insurance companies to transfer a portion of their risk to the reinsurer. The company transferring the risk is called the ceding company and the company assuming the risk is the reinsurer.

In addition to the state, the organization that regulates variable life and variable annuities is the

- A) Federal Trade Commission (FTC).
- B) National Association of Insurance Commissioners (NAIC).
- C) Securities and Exchange Commission (SEC).
- D) Federal Communications Commission (FCC). Answer - C) Securities and Exchange Commission (SEC).

The SEC regulates any type of insurance product that is "variable" which means it is invested in the stock market.

# Principles Of Life And Health Insurance Student Guide

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