
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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 - Chapter 5: Conclusion
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Table of Contents Principles Of Life And Health Insurance Student Guide

1. Understanding the eBook Principles Of Life And Health Insurance Student Guide
 - The Rise of Digital Reading Principles Of Life And Health Insurance Student Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Principles Of Life And Health Insurance Student 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 Principles Of Life And Health Insurance Student Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Principles Of Life And Health Insurance Student Guide
 - Personalized Recommendations
 - Principles Of Life And Health Insurance Student Guide User Reviews and Ratings
 - Principles Of Life And Health Insurance Student Guide and Bestseller Lists
5. Accessing Principles Of Life And Health Insurance Student Guide Free and Paid eBooks
 - Principles Of Life And Health Insurance Student Guide Public Domain eBooks
 - Principles Of Life And Health Insurance Student Guide eBook Subscription Services
 - Principles Of Life And Health Insurance Student Guide Budget-Friendly Options
6. Navigating Principles Of Life And Health Insurance Student Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Principles Of Life And Health Insurance Student Guide Compatibility with Devices
 - Principles Of Life And Health Insurance Student Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Principles Of Life And Health Insurance Student Guide
 - Highlighting and Note-Taking Principles Of Life And Health Insurance Student Guide
 - Interactive Elements Principles Of Life And Health Insurance Student Guide

8. Staying Engaged with Principles Of Life And Health Insurance Student Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Principles Of Life And Health Insurance Student Guide
9. Balancing eBooks and Physical Books Principles Of Life And Health Insurance Student Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Principles Of Life And Health Insurance Student Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Principles Of Life And Health Insurance Student Guide
 - Setting Reading Goals Principles Of Life And Health Insurance Student Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Principles Of Life And Health Insurance Student Guide
 - Fact-Checking eBook Content of Principles Of Life And Health Insurance Student 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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