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QUESTION 1

Total net worth divided by total assets; measures the degree of exposure to insolvency is:

A. Solvency ratio

B. Liquidity ratio

C. Savings ratio

D. Debt service ratio

Correct Answer: A

QUESTION 2

Which projection method uses paid losses plus reserves on outstanding claims?

A. Average losses

B. Loss ratio

C. Incurred loss

D. None of the above

Correct Answer: C

QUESTION 3

_____ is a temporary restriction on program trading in a particular security or market, usually to reduce dramatic price movements.

A. Super Dot

B. NYSE direct

C. Trading curb

D. Ticker tape

Correct Answer: C

QUESTION 4

It is a type of flexible mortgage where the payments increase for a specified period of time and then level off. What is it?

A. Flexible payment mortgage

B. Graduated payment mortgage

C. Constant payment mortgage

D. Variable payment mortgage

Correct Answer: B

QUESTION 5

The reason behind, when an insurance entity may request permission from the domiciliary state regulatory authority to use a specific accounting practice in the preparation of its statutory financial statements, may include:

A. the entity wishes to depart from Statutory Accounting Practices (SAP)

B. the prescribes SAP address the accounting for transaction

C. Both A and B

D. Neither A nor B

Correct Answer: A

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