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**QUESTION 1**

Insurance is a method of transferring, for a fee, the financing responsibility for the risk to another party. Insurance policies are legal contracts. There are four elements that constitute a legal, binding contract. Which of the following is NOT out of those elements?

- A. Agreement
- B. Periodic review
- C. Competent parties
- D. Legal purpose

Correct Answer: B

QUESTION 2

_____ bank balances are bank assets on deposit in other banks.

- A. "Due from"
- B. "Due to fixed reserves"
- C. "Due from reserves"
- D. Both Band C

Correct Answer: A

QUESTION 3

Traditionally, insurance is paid:

- A. Continually, meaning that an even amount accrues during the period of insurance coverage
- B. In periodic payments
- C. With a whole sum in the start and continuous
- D. None of these

Correct Answer: A

QUESTION 4

Most of the group health policies contain a _____ to prevent individuals covered under more than one plan from receiving benefits greater than the expense incurred.



- A. Coordination of benefits provisions
- B. Preexisting condition provision
- C. Consumer-driven health
- D. Renewable term provision

Correct Answer: A

QUESTION 5

Watch lists of loans that are in danger of becoming delinquent generally contain information on such as:

- A. Customers name and account information
- B. Loan balance outstanding
- C. Available collateral and its estimated value
- D. All of these

Correct Answer: D

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