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QUESTION 1

Group insurance policies typically include a preexisting condition provision that excludes:

- A. Coverage for conditions that the individual received treatment for during specified period prior to the effective date of coverage
- B. Provisions to prevent individuals covered under more than one plan from receiving enefits greater than the expense incurred
- C. Provisions to prevent mutual fund covered under more than one plan from receiving enefits greater than the expense incurred
- D. Coverage for conditions that the individual received treatment for after specified period rior to the effective date of coverage

QUESTION 2
______ stock generally costs more than ______ because of the additional rights its stockholders receive.

- A. Cumulative preferred stock, Non- Cumulative preferred stock
- B. Non- Cumulative preferred stock, Cumulative preferred stock
- C. Cumulative preferred stock, Cash dividends
- D. Preferred stock, Common Stock

Correct Answer: D

QUESTION 3

- I- With reference to the granting of customer credit lines a thorough analysis of the customer\\'s overall financial position is performed prior to trading authorization. II-confirmations of each transaction are sent to customers indicating the quantity, delivery month and the contract price to ensure the integrity of transactions. III-Original margin deposits in cash or acceptable securities to guarantee performance of contracts are determined in accordance These all are adequate procedures and controls associated with:
- A. Commodity transaction
- B. Mutual funds audit
- C. Bond audit
- D. None of these

Correct Answer: A

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QUESTION 4

Negotiable certificates are:

- A. Mutual funds that invests in short-term liquid securities.
- B. Tradable certificates issued by commercial banks in exchange for time deposits.
- C. Are instruments issued by corporations with good credit ratings and are in effect an unsecured promissory note
- D. Are U.S. currency deposited in banks outside the United States

Correct Answer: B

QUESTION 5

A less satisfactory option in dental insurance is the:

- A. HMO plan
- B. PPO plan
- C. IPA plan
- D. None of these

Correct Answer: A

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