



# SOFE-CFE<sup>Q&As</sup>

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#### QUESTION 1

The attorney-in-fact manages the \_\_\_\_\_ and is paid a fee or commission for management services rendered.

- A. reciprocal
- B. dividend
- C. interinsurer
- D. reinsurer

Correct Answer: A

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#### QUESTION 2

Changes in the \_\_\_\_\_ will trigger changes in the size and importance of the supplemental reserve.

- A. settlement patterns
- B. agent pay program
- C. non-litigated claims
- D. collateral sources

Correct Answer: A

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#### QUESTION 3

Estimating the premiums needed to fund future promises is called:

- A. Prospective funding
- B. imminent procedure
- C. ratemaking
- D. potential funding

Correct Answer: C

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#### QUESTION 4

An option to sell a particular stock at a fixed price within a stated period of time is called:

- A. put
- B. call



C. hedge

D. Capital gain

Correct Answer: A

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#### QUESTION 5

The concept of unearned premium is important to the business of insurance for which principal reason?

A. the concept deals with the recognition of revenue over the period of time in which a policy is in force.

B. state insurance laws require each insurer to establish a liability equal to its unearned premiums.

C. Both A and B

D. Neither A nor B

Correct Answer: C

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