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QUESTION 1

Deposit in many banks are insured by the _____, which ensure that depositors will get their money back up to a stated limit, if a bank should fail:

- A. Financial Deposit Insurance Corporation
- B. Federal Deposit Insurance Corporation
- C. Federal Deposits and Investment committee
- D. None of these

Correct Answer: B

QUESTION 2

When purchasing a flood insurance policy, there is a standard 30-day waiting period for new applications and endorsements for coverage. Exclusions of flood insurance are all EXCEPT:

- A. Boat houses (Buildings located)
- B. Structures entirely over water buildings (fences, retaining walls underground structures)
- C. Walkways, decks, driveways, patios
- D. None of these

Correct Answer: D

QUESTION 3

A health services delivery organization that offers the option its members choose to receive a service from participating or a non-participating provider which one of the following best suits to the definition?

- A. Point of service plan
- B. Health maintenance organization (HMO)
- C. Preferred provider organization (PPO)
- D. Independent practice Association (IPA) or organization (IPO)

Correct Answer: A

QUESTION 4

"A special type of annuity that involves a contract between the annuitant and insurer in which insurer credits the annuity account with return amounts based on changes in an equity index such as the SandP500 (composite price index)," is:



- A. Price indexed annuity
- B. Variable index annuity
- C. Stock indexed annuity
- D. Equity indexed annuity

Correct Answer: D

QUESTION 5

A firm is trying to acquire another company. This is called _____, and all the participants involved must register with the SEC.

- A. Proxy contest
- B. Merger
- C. Acquisition
- D. Both A and C

Correct Answer: D

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