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QUESTION 1

Total liquid assets divided by total current debts; measures the ability to pay current debts. It is:

- A. Solvency ratio
- B. Liquidity ratio
- C. Savings ratio
- D. Debt service ratio

Correct Answer: B

QUESTION 2

A form of HMO in which subscribers receive services from physicians practicing from their own offices and from community hospitals affiliated with the IPA.

- A. Individual practice association
- B. Preferred provider organization
- C. Exclusive provider organization
- D. Point-of-service plan

Correct Answer: A

QUESTION 3

How are earnings per share calculated?

- A. Use the income statement to determine earnings after taxes (net income) and divide by the previous period's earnings after taxes. Then subtract 1 from the previously calculated value
- B. Use the income statement to determine earnings after taxes (net income) and divide by the number of common shares outstanding
- C. Use the income statement to determine earnings after taxes (net income) and divide by the number of common and preferred shares outstanding
- D. Use the income statement to determine earnings after taxes (net income) and divide by the forecasted period's earnings after taxes. Then subtract 1 from the previously calculated value

Correct Answer: B

QUESTION 4



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 5

A good lease contract should clearly define what is considered unreasonable. In addition, most leases requires the lessee to pay a disposition fee:

- A. Of about \$50 to \$250 when the car is returned
- B. Of about \$200 to \$250 when the car is returned
- C. Of about \$150 to \$250 when the car is returned
- D. Of about \$1500 to \$250 when the car is returned

Correct Answer: C

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