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QUESTION 1

Net written premiums are:

- A. direct written premiums plus mortgage reinsurance premiums, minus ceded reinsurance premiums
- B. direct written premiums plus assumed reinsurance premiums, minus ceded reinsurance premiums
- C. written premiums plus insurance premiums, minus ceded reinsurance premiums
- D. assumed reinsurance premiums plus credit life insurance premiums, minus depreciated reinsurance premiums

Correct Answer: B

QUESTION 2

Which of the following is the type of excess of loss reinsurance?

- A. per risk excess of loss
- B. per occurrence excess of loss
- C. aggregate excess of loss
- D. All of the above

Correct Answer: D

QUESTION 3

Where it is not possible to reasonably estimate the amounts and timing of recoveries, the _____ is to be amortized using the recovery method.

- A. inceptor contract
- B. deferred gain
- C. credit loss
- D. potential benefit

Correct Answer: B

QUESTION 4

_____ are those premiums arising from policies which an insurer accepts, in part or in whole (as the reinsurer), from another insurance company.

- A. Assumed reinsurance premiums



- B. Unearned premiums
- C. Mortgage Insurance premiums
- D. Minimum reserve premiums

Correct Answer: A

QUESTION 5

Taxable years of insurers for periods other than calendar years can occur in which way?

- A. an insurer is included in a consolidated tax return of a parent company that reports on a fiscal year basis
- B. a company leaves a consolidated return as the result of a sale
- C. a company joins in a different consolidated return at other than the beginning of a calendar year
- D. All of the above

Correct Answer: D

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