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QUESTION 1

Contracts between an insurance company and its agents can provide for what based upon the profitability of business produced?

- A. base commission
- B. acquisition reinsurance commission
- C. contingent commission
- D. persistent ratio commission

Correct Answer: C

QUESTION 2

Requiring the expense items relating to policy issuance to be expensed as a period cost at the time the policy is written is called:

- A. Statutory accounting
- B. Casualty insurance
- C. Refund premiums
- D. Recognize expense

Correct Answer: A

QUESTION 3

What are defined as losses paid plus the change (positive or negative) in outstanding loss reserves within a given period of time?

- A. Incurred losses
- B. reassumed losses
- C. ceded losses
- D. reinsured losses

Correct Answer: A

QUESTION 4

Events recognized in the financial statements that do not have tax consequences are commonly referred to as:



- A. permanent differences
- B. Taxed discount
- C. paid differences
- D. Unearned premium reserves

Correct Answer: A

QUESTION 5

A _____ places the occurrence of the loss in one policy period even if the occurrence of the damage spanned a larger period of time.

- A. event occurrence
- B. deemer clause
- C. manifestation
- D. double trigger

Correct Answer: B

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