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QUESTION 1

What usually features a fixed premium that acts to levelize the policyholder's outlay over the lifetime of the policy?

- A. Whole life insurance
- B. Permanent life insurance
- C. Fiscally examined insurance
- D. Life time insurance

Correct Answer: B

QUESTION 2

Financial statements of a self-sustaining foreign operation are translated using the current rate method whereby assets and liabilities are translated in the reporting currency using the exchange rate.

- A. True
- B. False

Correct Answer: A

QUESTION 3

Insurance agents act as contractors in groups who express one or more entity with express authority to act for the entity in dealing with insureds.

- A. True
- B. False

Correct Answer: B

QUESTION 4

Which of the following is NOT the Asset/ Liability Management (ALM) activity?

- A. Regulation of Insurer Financial Disclosure
- B. Regulation of Insurer Investment Activity
- C. Regulation of Insurer Reserve Adequacy
- D. Regulation of Insurer Asset Adequacy

Correct Answer: A

QUESTION 5

is provided by original documents is more reliable than audit evidence provided by photocopies or facsimiles.

- A. Enterprise evidence
- B. Property evidence
- C. Audit evidence
- D. Regulatory evidence

Correct Answer: C

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