## WEBCE Test 2024 Questions and Answers (Graded A)

which of the following situations presents a situation of pure risk?

 -knowing that his family is depending on him, Frank wants to insure his life
 -wanting to increase his retirement savings, Saul invests his life savings in the stock market

-Ralph takes a second mortgage on his house and uses the proceeds to gamble -wanting better job security, Ron cashes in his life insurance to start his own business -ANSWER-knowing that his family is depending on him, Frank wants to insure his own life

only pure risk is insurable. Pure risk may only result in a loss, unlike speculative risk which may result in a gain.

Agent Jill received a letter from the Department of insurance asking her to submit verification of having completed the continued education requirements for the previous licensing period. Three weeks later, the department sent another letter. Which penalty may the Department impose if Jill has still not responded to their request a month later?

- ANSWER-a fine up to \$100 per day per violation

A producer has 30 days to respond to a written inquiry from the Department

Jim's policy expired due to nonpayment of premium. His agent sends him a statement the following month without notice of the lapse. If Jim pays the premium and later suffers a loss for which he files a claim, what will prevent the insurer from denying the claim?

-estoppel -utmost good faith -reasonable expectations -waiver - ANSWER-estoppel

BBC insurers filed premium rates for its new line of variable products on January 15. Within how many days must the commissioner approve or disapprove the rates? - ANSWER-30 days

all rate filings are subject to a 30-day waiting period before they become effective.

# **Webce Test Answers**

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**Discovering Computers** Gary B. Shelly, Thomas J. Cashman, Misty Vermaat, Jeffrey J. Quasney, 2006-02 This third edition from the Shelly Cashman Series covers the same breadth but with less depth as Discovering Computers 2007 Complete This title is ideal for a short course on computer concepts or in application software courses With the Shelly Cashman Series project oriented step by step pedagogy and full color screenshots this book includes new exercises and tools on the Online Companion

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