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QUESTION 1

The method of setting premium rates based on the actual health care costs of a group or groups is:

- A. Premium rating plan
- B. Fixed payment rating
- C. Actual rating
- D. Experience rating

Correct Answer: D

QUESTION 2

When using the Excel NPV function, the initial investment value must be added to the NPV function result and not entered as a value within the function itself.

- A. True
- B. False

Correct Answer: A

QUESTION 3

Which of the following is NOT the strength of the IRR analysis?

- A. Consider all relevant cash flows of the investment project
- B. Can generate multiple rates of return if future cash flows are estimates
- C. Time value of money-based approach
- D. Widely used by practitioners and easily understood

Correct Answer: B

QUESTION 4

To indicate the desired level of performance an organization wishes to compare itself with, the organizations normally uses a process called:

- A. Standardization
- B. Capital structure ratios
- C. Benchmark

D. Point of reference

Correct Answer: C

QUESTION 5

The difference between revenues forecast in the flexible budget and those actually earned is called_____

Correct Answer: Revenue rate variance

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