

# SOFE-CFE<sup>Q&As</sup>

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**QUESTION 1**

What begins with gross premiums written and are reduced by return premiums and premiums paid for reinsurance?

- A. Premiums unearned
- B. Premiums earned
- C. Deposited premiums
- D. Reinsured premiums

Correct Answer: B

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**QUESTION 2**

What requires that the retrospective rated premiums reserve be calculated for each individual risk by applying the appropriate retrospective rating formula to each plan?

- A. Accuracy method
- B. inventory method
- C. Audit premium
- D. Endorsement

Correct Answer: B

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**QUESTION 3**

The growth contingent is based upon a relationship between:

- A. net investment and premium volume
- B. commissions and net income volume
- C. loss and adjustment volume
- D. profit and premium volume

Correct Answer: D

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**QUESTION 4**

Certain assets that normally are recognized under GAAP are excluded from the statutory balance sheet and are referred to as:

- A. non-reliance assets

- B. unrecognized assets
- C. non-accountable assets
- D. non-admitted assets

Correct Answer: D

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## QUESTION 5

The catastrophe-in-transit (CIT) reserve should be included to cover the liability for the claims that remain unpaid and unrecorded.

- A. True
- B. False

Correct Answer: A

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