

# Reliable 2016-FRR Exam Questions & Exam 2016-FRR Prep

## NCCT INSURANCE CODING RELIABLE EXAM QUESTIONS WITH ANSWERS 2025/2026 GRADED A+

A medicare patient has an 80/20 plan the charged amount was \$300. The allowed amount was \$100. Which of the following is the patient's coinsurance? - \$20

Which of the following is the correct cpt code for Medialstinal and regional lymphadenectomy with RT video assisted thoracic (VATS) lobectomy? - 32663-RT, 32674 Surgery Respiratory Video Assisted Thoracic (right lung) lobectomy

The patient opted to have a tubal ligation performed which of the following is needed in order for the third party payer to cover the procedure? - Precertification

Which of following form provides information from the Managed Care Organization (MCO) that paid on the claim? - Explanation of Benefits (EOB)

The patient presented with three lacerations, the physician performed the following a simple repair of 2.5 cm lacerations of the scalp and simple repair of a 2.5 cm laceration of the hand. What is the appropriate cpt code? - 12002 simple repair of superficial wounds of scalp, neck, axillae, external genitalia, trunk and or extremities (including hands and feet)

A 45 year old patient with ESRD receives a unilateral cadaver kidney transplant. The surgeon performs the bench-work in addition to the transplant. Which of the following cpt codes should be assigned? - 50300, 50323 Urinary, Renal transplantation cadaver donor unilateral, and back bench-work of cadaver donor preparation

The patient's diagnosis is vesicoureteral reflux with nephropathy (without hydronephrosis) and chronic obstruction pyelonephritis due to e-coli infection. Which of the following ICD-10 codes should be assigned? - N13.729, N11.1, and B96.2

The provider is paid the same rate per patient whether or not they provide services and no matter which service were provided. This payment is known as what? - Capitation

The patient presents to the ED with Right Lower Quadrant Pain (RLQ) and fever. The physician lists appendicitis as a possible diagnosis. Which of the following ICD-10 code should be assigned? - R10.31, R50.9 Pain-right quadrant (1) Fever-(infection) (of unknown origin) 2

The physician is performing a complicated urethrectomy on a female patient. The patient was tolerating the procedure fairly well until the patient's blood pressure began to drop dangerously low. After having trouble stabilizing the patient the physician discontinued the procedure. What is the assigned cpt code? - 53210-53

Patient has returned to the operating room to aspirate a seroma that has developed from a surgical procedure that was performed two days ago. A 16 in gauze needle was

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## **GARP Financial Risk and Regulation (FRR) Series Sample Questions (Q72-Q77):**

### **NEW QUESTION # 72**

The risk management department of VegaBank wants to set guidelines on commodity carry trades. Which of the following strategies should she pursue to achieve a profitable commodity carry?

- I. Buy short-term commodity futures and sell longer-dated position when the curve is in contango.
- II. Buy short-term commodity futures and sell longer-dated position when the curve is in backwardation.
- III. Buy long-term commodity futures and sell shorter-dated positions when the curve is in contango.
- IV. Buy long-term commodity futures and sell shorter-dated positions when the curve is in backwardation.

- A. II, IV
- B. I, III
- C. I, II
- **D. I, IV**

**Answer: D**

Explanation:

To achieve a profitable commodity carry trade, the strategy should align with the market conditions represented by the shape of the futures curve. The key concepts are contango and backwardation:

\* Contango:

\* Contango occurs when the futures prices are higher than the spot prices.

\* To profit from contango, one should buy short-term futures contracts (which are cheaper) and sell long-term futures contracts (which are more expensive).

\* Backwardation:

\* Backwardation occurs when the futures prices are lower than the spot prices.

\* To profit from backwardation, one should buy long-term futures contracts (which are cheaper) and sell short-term futures contracts (which are more expensive).

Given the statements:

\* I. Buy short-term commodity futures and sell longer-dated position when the curve is in contango.

\* IV. Buy long-term commodity futures and sell shorter-dated positions when the curve is in backwardation.

Both these strategies align with the correct market conditions for profitable trades.

References

Source: How Finance Works

### **NEW QUESTION # 73**

It is commonplace for the sellers of a single-name Credit Default Swap to post collateral to the buyer. What determines the amount of collateral posted?

- A. The credit standing of the protection seller and the RR for the underlying credit
- B. The credit standing of the protection buyer and the EAD of the underlying credit
- **C. The credit standing of the protection seller and the PD of the underlying credit**
- D. The credit standing of the protection buyer and the LGD of the underlying credit

**Answer: C**

Explanation:

Comprehensive and Detailed In-Depth Explanation:

In a single-name Credit Default Swap (CDS), the protection seller (who assumes the credit risk) often posts collateral to the buyer to mitigate counterparty risk. The amount of collateral is typically determined by:

\* Credit standing of the protection seller: If the seller's creditworthiness declines (e.g., lower credit rating), more collateral is required

to secure the buyer against the seller's potential default.

Reference:BCBS, "Basel III: A Global Regulatory Framework," December 2010, para. 91-96; GARP FRR Study Notes, Credit Risk Section.

#### NEW QUESTION # 74

What is the order in which creditors and shareholders get repaid in the event of a bank liquidation?

- A. Depositors, debt holders, shareholders.
- B. Debt holders, depositors, shareholders.
- C. Depositors, shareholders, debt holders.
- D. Depositors, shareholders, depositors.

**Answer: A**

Explanation:

In the event of a bank liquidation, the order of repayment is as follows:

\* Depositors: They are given priority as they are often covered by deposit insurance schemes to maintain confidence in the banking system.

\* Debt Holders: After depositors, holders of the bank's debt are repaid. This includes both secured and unsecured creditors, with secured creditors having a higher claim.

\* Shareholders: They are last in line to receive any remaining funds after all other obligations have been satisfied. Common shareholders are the last to be paid, after preferred shareholders.

This hierarchy ensures that the most senior and secured claims are addressed first, providing a structured approach to liquidation. References: How Finance Works, discussions on bank liquidation processes and the hierarchy of claims.

#### NEW QUESTION # 75

BetaFin, a financial services firm, does not have retail branches, but has fixed income, equity, and asset management divisions.

Which one of the four following risk and control self-assessment (RCSA) methods fits the firm's operational risk framework the best?

- A. RCSA workshop approach
- B. RCSA loss data approach
- C. RCSA scenario analysis approach
- D. RCSA questionnaire approach

**Answer: A**

Explanation:

Given that BetaFin does not have retail branches and operates in fixed income, equity, and asset management divisions, the RCSA workshop approach is the best fit. This approach allows for interactive discussions among experts from different divisions, facilitating a deeper understanding of the operational risks specific to each division.

#### NEW QUESTION # 76

When considering the advantages of operational risk function owned by the Chief Compliance Officer in a financial institution, an operational risk manager consultant suggests that this governance approach will have all of the following advantages except:

- A. The operational risk function is closely linked in a partnership with the compliance function to leverage data and assessment activities.
- B. In accordance with Basel II Accord, the operational risk function should report directly into the audit function and strengthen that function.
- C. This governance structure maintains an independent operational risk function.
- D. The operational risk function quickly inherits an existing reporting structure, established meeting schedules and functional reporting cycles from the compliance function.

**Answer: B**

Explanation:

Advantages of having the operational risk function owned by the Chief Compliance Officer include:

- \* Maintaining an independent operational risk function.
- \* Linking the operational risk function closely with the compliance function to leverage data and assessment activities.
- \* Quickly inheriting an existing reporting structure, established meeting schedules, and functional reporting cycles from the compliance function. However, according to Basel II Accord, the operational risk function should not report directly into the audit function; it should have its own distinct reporting line to maintain independence.

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