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# Florida General Lines Agent Exam

What is the definition of a risk that is insurable?

- a. Risk is defined as a chance or the possibility of financial loss; only pure risks are insurable as there is no possibility of a gain
- b. A chance of a loss or gain
- c. A risk where there is a possibility of a gain
- d. A chance for insurance coverage - ✓✓a

What is an insurance policy?

- a. A binder that offers initial insurance coverage
- b. An oral agreement related to insurance
- c. A temporary agreement for insurance coverage
- d. A written agreement or contract for insurance coverage - ✓✓d.

What is an insurance binder?

- a. An agreement with an insurer for coverage
- b. A temporary agreement for insurance coverage subject to the decision of the insurer
- c. A permanent agreement for insurance coverage
- d. An agreement with an agent - ✓✓b

The term casualty is related to all the following insurance lines except?

- a. Life and health insurance
- b. Marine insurance
- c. Insurance on property

# Florida General Lines Agent Study Guide

**S Ben Porath**



## **Florida General Lines Agent Study Guide:**

**Florida Surplus Lines Insurance Study Manual** Florida Surplus Lines Service Office, 2024-11-01 The Florida Surplus Lines Insurance Study Manual 20th Edition serves as Florida's official study guide for the Florida surplus lines licensing exam. This manual released November 1, 2024, provides a comprehensive overview of the surplus lines industry and is a useful resource guide to anyone seeking information about surplus lines insurance. It specifically addresses such topics as the history of the surplus lines market, regulatory process, distribution systems, and financial analysis of surplus lines insurers. Additionally, the manual includes 75 review questions to help readers prepare for their licensing exam. The edition published in November is intended for the state exam being administered the following January through December. *Florida General Lines Agent & Customer Representative Study Manual* Florida. Department of Insurance, 1987 (2020 Edition) *Florida Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams* Leland Chant, 2020-01-04 Due to the overwhelmingly positive reviews for ASIN B071CNHYWD Texas Life Accident Health Insurance Agent Broker Exam Prep, we have introduced a Florida-specific resource for anyone preparing for their Life and Health Insurance license certification exam. Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health, Life Annuities, Accident Health, or Sickness, Life and Disability, or similar. All the content in this resource was created exclusively for you to pass your Florida state licensing exam. The 2020 edition of our study guide was written based on the exam content outlines published by Florida testing providers and provides the most up-to-date information that will educate you in a streamlined manner to prepare you for the exam. Our content covers only the information you will need to study for the exam, no more, no less, and our number one priority is to help you pass the exam on your first attempt. **STUDY GUIDE INCLUDES 3 COMPLETE PRACTICE EXAMS** 450 questions with fully explained answers. Life Accident and Health Insurance subject matter includes Life Insurance Basics, Term, Whole Life Insurance, Insurable Interests, Beneficiaries, Elements of Insurance Contracts, Types of Annuities, Accident Health Insurance Basics, Medical Expense Insurance, HMO, PPO, POS, Plans, Deductibles, Copayments, Sales, Issuance, Policy Delivery, HIPAA, The Affordable Care Act, Long Term Care. Our in-depth Study Guide covers Life Accident and Health Insurance exam subject areas that are common across the country and applicable to all states. It also covers all of the following areas specifically appearing on your actual Florida State Life Accident Health Insurance examination: Contract Law, Types of Life Policies, Life Policy Riders, Options and Exclusions, Taxes, Retirement and Other Insurance Concepts, Field Underwriting Procedures, Types of Health Policies, Health Policy Provisions, Clauses and Riders, Group Life Insurance, Retirement Plans, and Social Security Disability, Senior Health Products, Disability Insurance, The Insurance Marketplace. Join the hundreds of students who have used our Texas resource to pass their exam on the first try, but don't take our word for it. Check out the real reviews and actual screenshots of passing scores for yourself: <https://www.amazon.com/dp/B071CNHYWD> **Florida General Lines Agent and**

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