

Florida 2-20 General Lines Study Manual

27th Edition

1.4 Qualifications for General Lines License - **ANS** 1. 18 or older

2. resident of FL or place of business in FL

3. will be active in business, business is accessible and identifiable by public

4. not licensing for writing or handling controlled business

5. Qualified via:

a) 200 hr course

b) one year full time employee in all lines of property casualty insurance

c) one year as a customer rep, personal lines agent, or service rep and 40 hr course

d) earned insurance degree that includes 18 hr semester

e) held valid FL license for atleast a year

f) have an original letter from the American Institute for Chartered Property Casualty Underwriters

1.4 Qualifications for General License Statute - **ANS** F.S. 626.371 (3)(a), 626.381

Once licensed, you have 48 months to obtain an appointment (the authority given by an insurer or employer to transact insurance or adjust claims). If the appointment is submitted late, the appointing entity will be responsible for the late fee of \$250 plus the statutory appointment fee of \$60. Once your license has gone beyond 48 months without an appointment, you will have to qualify as a first-time applicant.

1.7 Duties and Functions of the DFS - **ANS** The Department of Financial Services

1. Supervise claims activities of various companies so policyholders may be assured of fair treatment and prompt settlement of loss under a policy

2. Investigate charges of unethical conduct and take judicious actions in such cases

3. DFS Division of Agent and Agency Services- approves issuances of licenses to agents, customer representatives, and claims adjustors

1.7 Duties and Functions of OIR - **ANS** The Office of Insurance Regulation

1. Examine qualifications of insurance companies seeking to do business in FL, admitting them to the state when they have met the requirements, and then checking their financial condition periodically

2. Responsible for insurance policy forms, rules, and ratings; they approve forms before use, and review companies' rules and rates every so often

1.7 Duties and Functions of OFR - **ANS** The Office of Financial Regulation

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Table of Contents Florida Study Manual For General Lines

1. Understanding the eBook Florida Study Manual For General Lines
 - The Rise of Digital Reading Florida Study Manual For General Lines
 - Advantages of eBooks Over Traditional Books
2. Identifying Florida Study Manual For General Lines
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Florida Study Manual For General Lines
 - User-Friendly Interface
4. Exploring eBook Recommendations from Florida Study Manual For General Lines
 - Personalized Recommendations
 - Florida Study Manual For General Lines User Reviews and Ratings
 - Florida Study Manual For General Lines and Bestseller Lists

5. Accessing Florida Study Manual For General Lines Free and Paid eBooks
 - Florida Study Manual For General Lines Public Domain eBooks
 - Florida Study Manual For General Lines eBook Subscription Services
 - Florida Study Manual For General Lines Budget-Friendly Options
6. Navigating Florida Study Manual For General Lines eBook Formats
 - ePub, PDF, MOBI, and More
 - Florida Study Manual For General Lines Compatibility with Devices
 - Florida Study Manual For General Lines Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Florida Study Manual For General Lines
 - Highlighting and Note-Taking Florida Study Manual For General Lines
 - Interactive Elements Florida Study Manual For General Lines
8. Staying Engaged with Florida Study Manual For General Lines
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Florida Study Manual For General Lines
9. Balancing eBooks and Physical Books Florida Study Manual For General Lines
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Florida Study Manual For General Lines
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Florida Study Manual For General Lines
 - Setting Reading Goals Florida Study Manual For General Lines
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Florida Study Manual For General Lines
 - Fact-Checking eBook Content of Florida Study Manual For General Lines
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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