
Florida 2-15 Insurance License Exam-Actual Exam Questions and Answers, 100% Verified-Updated 2023/2024

Accumulation units are converted into annuity units:

at the time of annuity payout.

A group life insurance plan in which the employer pays the entire premium is known as a _____ plan.

noncontributory

If a disabled worker covered under Social Security disability benefits recovers and then is disabled again within five years, a new waiting period is required before benefits begin again.

FALSE

Robert had an accident and qualified for Social Security disability. Given the waiting period, when will Robert begin to receive benefits?

After 5 months

The Insuring Clause includes all of the following EXCEPT the

beneficiary

Mutualization occurs when a stock company turns to a _____ company.

mutual

To provide a safeguard for insureds, most major medical policies contain a _____ feature that limits the insured's out-of-pocket expenses.

stop-loss

Tom is a newly appointed life, health and variable annuity agent with Acme Insurance Agency. He is writing his first insurance policy on his brother-in-law's life. Who does Tom legally represent in this transaction?

Acme Insurance Agency

Florida Insurance License Study Guide

Padhraic Smyth



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