
Florida 2-15 Questions and Answers

When a stock life insurance company issues both participating and nonparticipating policies, it is referred to as a company doing business as a: [Ans: - Mixed plan]

A peril is the cause of a risk. A hazard is the source of danger. [Ans: - Peril, hazard]

Stock insurers are owned by policyholders, whereas mutual insurers are owned by stockholders [Ans: - False]

Both stock and mutual companies can write life health and property and casualty insurance [Ans: - true]

In a reciprocal insured structure, each policyholder ensures the risk of the other policyholders [Ans: - True]

Risk retention groups are a form of mutual insurers [Ans: - True]

The true significance of insurance is replace the unknown with [Ans: - A sense of security]

Health insurance is based on scientific principles, whereas life insurance is based on actuarial or mathematical principles [Ans: - True]

The biggest () is the basic principle of insurance that the larger the number of individual risk combined into a group the more certainty there is in predicting the degree of amount of loss that will be incurred in any given period. [Ans: - Law of large numbers]

Florida Acheives Answers

Tao Wei



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