FLORIDA 2-20 AGENTS LICENSE EXAM REAL EXAM 300 QUESTIONS AND CORRECT DETAILED ANSWERS AGRADE

Which one of the following statements is correct with respect to the liability coverage provided by the businessowners policy (BOP)? - ANSWER>>BOP liability coverage closely resembles the coverage provided by the occurrence version of the CGL coverage form.

Which one of the following statements is correct with respect to eligibility for coverage under a businessowners policy (BOP)? - ANSWER>> Some insurers have expanded the eligibility for their BOP programs to include restaurants and contractors.

The Florida Surplus Service Lines Office (FSLSO) was created to - ANSWER>>oversee the surplus lines industry in the state

Which of the following is NOT a required qualification for a General Lines Agent: -ANSWER>>Seeking the license only to write controlled business

The Department of Financial Services performs the following, EXCEPT: ANSWER>>Pays insurance claims

Once license, you have how long to obtain an appointment? - ANSWER>>48 months

Which of the following is NOT a duty of the Office of Insurance Regulation? - ANSWER>>Submit rate filings and underwriting rules for approval

Which one of the following statements is correct? - ANSWER>>Contractors must usually provide evidence of liability insurance before a construction contract is granted.

From a risk management viewpoint, insurance is used to - ANSWER>>Transfer the cost of losses.

Liability coverage for loss exposures arising from a business organization's premises and operations, its products, or its completed work is typically provided by - ANSWER>>Commercial general liability insurance.

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Brendan G. Carr

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