## 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

**Jefferson Fairbank** 

## Florida Insurance License Study Guide:

(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 Surplus Lines Insurance License Exam Review Questions and Answers 2016/17 Edition Examreview, 2015-12-20 We create these self practice test questions module with 150 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business plus surplus lines specific regulations the primary focus of the exam is on surplus lines specific rules but knowledge on the principles and concepts of insurance are also necessary in order to truly comprehend the relevant disciplines Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources

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