## 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

**JG Myers** 

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