

Florida 2-15 Insurance License Exam

Accumulation units are converted into annuity units. - Answer- at the time of annuity payout.

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

Robert had an accident and qualified for Social Security disability. Given the waiting period, when will Robert begin to receive benefits? - Answer- After 5 months

The Insuring Clause includes all of the following EXCEPT the - Answer- beneficiary

Mutualization occurs when a stock company turns to a _____ company. - Answer- mutual

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

An insurance clause is a distinct article in a formal document that establishes the rules in the contract that _____ must adhere to. - Answer- both the insurer and the insured

"ACC" refers to the type of disability that prevents someone from performing the job he was performing prior to the disability. - Answer- FALSE

Which statement is CORRECT about the Department of Financial Services' right to examine an agent's records? - Answer- An examination can be conducted at any time to discover any unfair trade practices.

Bill gives Jim a couple of tickets to a Florida Gators game to thank him for purchasing a policy. This is an example of: - Answer- rebating

_____ term insurance provides a level amount of protection for a specified period, after which the policy expires. - Answer- Level

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