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## **Florida Life Insurance Test Questions And Answers Graded A+**

**Mutual Insurance Companies** CORRECT ANSWERS organized and incorporated under state laws. No stockholders.

**Mutual companies** CORRECT ANSWERS Participating, they pay dividends.

**Stock company** CORRECT ANSWERS Owns Stock. Nonparticipating (no dividends)

**Risk Retention Group** CORRECT ANSWERS Mutual company formed to insure ppl in the same business, occupation, profession (pharmacists, dentists, engineers)

**Fraternal Benefit Societies** CORRECT ANSWERS Non profit organization, lodge system that includes ritualistic work, and maintain a rep form of gov with elected officers.

**FICA** CORRECT ANSWERS Made up of Social Security and Medicare

**Variable Product** CORRECT ANSWERS Dual license. One license issued by FINRA & the other Life & Annuity (issued by the state)

**Fair Credit Reporting Act** CORRECT ANSWERS Consumers have the right to question what is on their credit report

**Domestic insurer** CORRECT ANSWERS company doing business in the state in which it is incorporated

**Foreign insurer** CORRECT ANSWERS company licensed & doing business in states other than the one in which it is incorporated

**Buyers Guides** CORRECT ANSWERS generic (explain various types of life insurance products, including variable annuities)

**Policy Summaries** CORRECT ANSWERS Specific to the Policy - ids the agent, insurer, policy, each rider, and includes info about premiums, dividends, benefit amounts, cash surrender values, policy loan interest rates, and life insurance cost indexes of the specific policy being considered

**National Association of Ins Commissioners (NAIC)** CORRECT ANSWERS Encourage Uniformity, Assist in admin of laws & regs, Protect interest of policy owners, Preserve state regulation

**Warranty** CORRECT ANSWERS a statement guaranteed to be true

# Florida Surplus Insurance License Questions

**United States. Congress. Senate.  
Committee on the Judiciary.  
Subcommittee on Antitrust and  
Monopoly**

## **Florida Surplus Insurance License Questions:**

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 for the best possible exam prep coverage

*Florida Surplus Lines Insurance License Exam Review Questions & Answers* Mike Yu,Examreview,2024-06-18 Book updated Jun 2024 Congratulations on taking the first step towards achieving your State Surplus Line Insurance License Surplus line insurance often referred to as non admitted insurance is a specialized market that caters to unique and high risk insurance needs that standard insurance carriers typically do not cover This type of insurance is crucial for businesses and individuals requiring coverage for unusual or non standard risks providing a flexible and innovative solution where traditional policies fall short As a surplus lines professional you ll play a pivotal role in offering bespoke insurance solutions that standard markets cannot provide Obtaining your surplus line insurance license not only validates your expertise in this niche area but also opens up a world of opportunities in a dynamic and expanding market The license is a testament to your ability to navigate the complexities of non admitted insurance ensuring you can effectively serve clients with unique insurance needs This credential sets you apart as a knowledgeable and trustworthy advisor ready to tackle the diverse challenges of the surplus lines industry This book includes a wide range of practice questions that cover the core topics and concepts you need to understand for the state surplus line insurance license exam Each question is carefully crafted to reflect the challenges you will encounter on the exam ensuring that you are well prepared to tackle any question that comes your way Each question is accompanied by explanations and rationales helping you understand the reasoning behind the correct answers and reinforcing your knowledge of key concepts Preparing for the state surplus line insurance license exam can be a challenging but rewarding journey With dedication persistence and the right resources you can achieve your goal and advance your career in the exciting field of surplus line insurance This book is here to guide and support you every step of the way Dive into the practice questions embrace the learning process and get ready to pass your exam with confidence

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**Florida Surplus Lines Insurance Study Manual** Florida Surplus Lines Service Office,2024-11-01 The Florida Surplus Lines Insurance Study Manual 20th Edition serves as Florida s official study guide for the Florida surplus lines licensing exam This manual released November 1 2024 provides a comprehensive overview of the surplus lines industry and is a useful resource guide to anyone seeking information about surplus lines insurance It specifically addresses such topics as the history of the surplus lines market regulatory process distribution systems and financial analysis of surplus lines insurers Additionally the manual includes 75 review questions to help readers prepare for their licensing exam The edition published in November is intended for the state exam being administered the following January through December

**The Insurance Industry: Surplus lines insurance. pt. 12. High-risk automobile insurance. pt. 13-14. Automobile liability insurance** United States. Congress. Senate. Committee on the Judiciary,1959

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*The Insurance Industry* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly, 1958

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