
Florida 2-15 Insurance License Exam Study Guide

Hazard - ANSWER -Any factor that gives rise to a peril.

Peril - ANSWER -Specific event causing loss and giving rise to risk. (Fire is a peril to a burning building)

Risk Pooling - ANSWER -Basic principle of insurance whereby a large number contribute to cover the losses of a few. The risk is transferred from an individual to a group.

Physical Hazard - ANSWER -Individual characteristics that increase the chance of peril. (Blindness or deafness)

Moral Hazard - ANSWER -Tendencies that people may have that increase risk and the chance of loss. (Alcohol and drugs)

Morale Hazard - ANSWER -Individual tendencies that arise from an attitude or state of mind causing indifference to loss. (Driving reckless with no fear of death)

Risk Avoidance - ANSWER -Avoiding as many risks as possible. (Never flying, never driving, never investing)

Risk Reduction - ANSWER -Taking actions to reduce risk. (Installing a smoke alarm)

Risk Retention - ANSWER -Accepting the risk and confronting it if and when it occurs. (Self-insurance)

Risk Transfer - ANSWER -The practice of passing on the risk in question to another entity, such as an insurance company.

Adverse Selection - ANSWER -Less favorable insurance risks (people in poor health) to seek or continue insurance to a greater extent than other risks.

Multi-line insurers - ANSWER -Companies that write more than one line of insurance.

Stock Insurance Company - ANSWER -A private insurance company owned and controlled by a group of stockholders whose investment in the company provides the safety margin necessary in issuance of guaranteed, fixed premium, nonparticipation policies. Purpose is making profit for stockholders.

Florida Insurance License Study Guide

Lingsheng Yao



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>

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Florida Surplus Lines Insurance License Exam Review Questions and Answers 2016/17 Edition

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