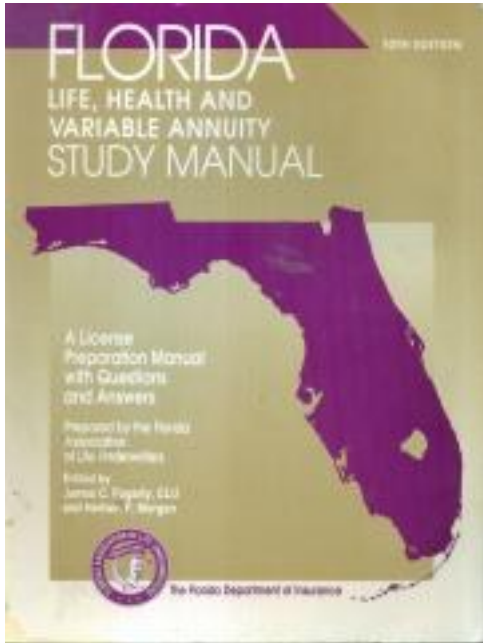


Florida lifehealth and variable annuity study mannual



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著者:

出版者:

出版时间:

装帧:

isbn:9780793112272

This study manual is designed to assist individuals interested in the insurance profession in obtaining a thorough knowledge of Florida's laws and rules and an accurate understanding of insurance theory and practice.

In meeting its responsibility to protect the interest of the insurance-

buying public, the Florida Department of Insurance has set forth the goals of vigorous consumer protection, coupled with a healthy and growing insurance marketplace and financial solvency within the industry itself.

In order to achieve these goals, the Department needs the full cooperation of the insurance professionals in Florida. This study manual will help to guide interested persons in reaching appropriate levels of professionalism.

This manual is both a basis for study, especially for those entering the field of life and health insurance including variable annuities, and a means for keeping up with the rapid changes taking place within the insurance industry. As in any profession, it is important that individuals working in insurance monitor changing trends, regulations and services that affect their customers--the public. The Department pledges to monitor changes in the insurance industry in order to regularly revise this publication and better serve those who use it. The Department welcomes suggestions for improvement in those revisions and we encourage the efforts of those who have chosen this manual as an important guide to insurance law and practice.

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