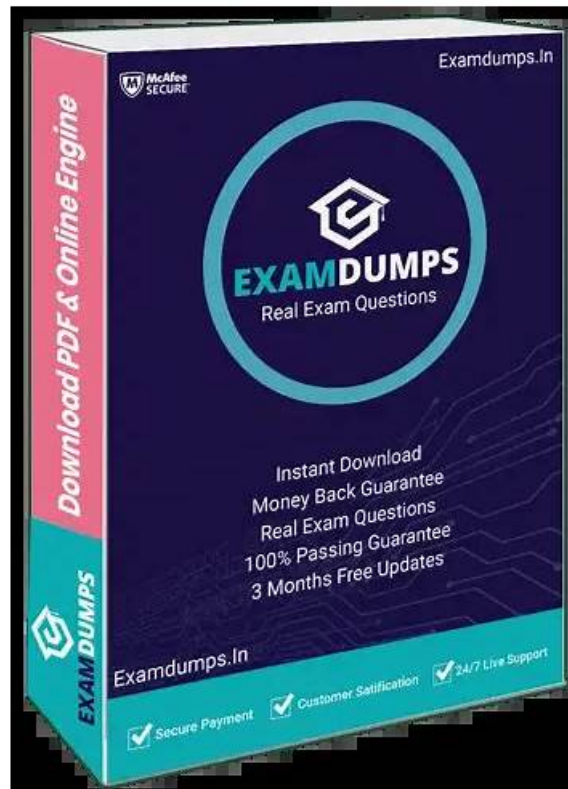


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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q87-Q92):

NEW QUESTION # 87

The Maryland Insurance Administration is an agency of the:

- A. National Association of Insurance Commissioners
- B. Maryland General Assembly
- C. Federal government
- **D. State government**

Answer: D

Explanation:

The Maryland Insurance Administration (MIA) is a state agency under Insurance Article, § 2-101, regulating insurance within Maryland. The federal government oversees broader laws, the NAIC is a voluntary group, and the General Assembly legislates, but the MIA operates as an executive state entity.

References: Maryland Insurance Article, § 2-101; MIA official structure.

NEW QUESTION # 88

After completing an application for insurance, the insurance producer collects the premiums but deposits the check in the insurance producer's checking account. What crime has been committed?

- **A. Fraud**
- B. Twisting
- C. Rebating
- D. Replacement

Answer: A

Explanation:

Producers hold premiums in a fiduciary capacity (Insurance Article, § 10-126) and must remit them to the insurer or a trust account. Depositing them into a personal account is fraud—specifically misappropriation—violating state law. Twisting, rebating, and replacement involve different unethical acts, not fund misuse.

References: Maryland Insurance Article, § 10-126; MIA producer conduct regulations.

NEW QUESTION # 89

An insurance policy could be issued to cover losses resulting from any of the following EXCEPT:

- A. A skydiving exhibition
- B. A nuclear power plant
- **C. A drug smuggling operation**
- D. A state-sponsored centennial celebration

Answer: C

Explanation:

Insurance (Insurance Article, § 12-101) covers legal risks like skydiving, events, or plants, but not illegal acts like drug smuggling.

barred by public policy.

References: Maryland Insurance Article, § 12-101; MIA insurability guidelines.

NEW QUESTION # 90

A producer may be guilty of misrepresentation if the producer:

- A. Required timely written notice of loss for all claims
- B. Issued a full settlement check expressly releasing the insurer
- C. Failed to disclose exclusions of the policy
- D. Denied a claim for failure of the policyholder to prove damages

Answer: C

Explanation:

Comprehensive and Detailed Step by Step Explanation: Misrepresentation involves providing false, misleading, or incomplete information about a policy:

Failed to disclose exclusions of the policy (A): Correct. Not informing the insured about policy exclusions misrepresents the coverage and violates Maryland law.

Denied a claim for failure to prove damages (B): This relates to claims handling and is not misrepresentation.

Required written notice of loss (C): This is a legitimate policy requirement, not misrepresentation.

Issued a full settlement check (D): Standard claims settlement practice when agreed upon; not related to misrepresentation.

References: Maryland Insurance Article §27-303, Misrepresentation and False Advertising Standards, COMAR 31.15.03.

NEW QUESTION # 91

Giving policyholders some part of the agent's commission as an inducement to purchase insurance is an unfair trade practice known as:

- A. Twisting
- B. Replacement
- C. Rebating
- D. Retention

Answer: C

Explanation:

Rebating (Insurance Article, § 27-212) involves offering part of a commission to entice a purchase, an illegal practice in Maryland unless part of an approved plan. Twisting misrepresents policies, replacement swaps coverage, and retention isn't a trade practice term. This protects fair competition.

References: Maryland Insurance Article, § 27-212; MIA trade practice rules.

NEW QUESTION # 92

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