

Accident-and-Health-or-Sickness-Producer Test Engine & Accident-and-Health-or-Sickness-Producer Exam Torrent & Accident-and-Health-or-Sickness-Producer Premium VCE File

Specification	Value/Description
Aspiration	Naturally aspirated
Number of cylinders/ Configuration	4/inline
Total displacement	1596 cm ³
Compression ratio	11.0
Engine type	Port fuel injection-Gasoline
Engine control	Electronic fuel injection, Closed-loop lambda control with 3-way catalyst, Map based ignition timing control.
Cooling system	Water cooled-thermostat controlled.
Fuel injection pressure	4 bars
Engine power at rated speed	100 hp
Engine torque at rated speed	150 Nm

P.S. Free 2025 Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer dumps are available on Google Drive shared by Real4test: https://drive.google.com/open?id=1drB_x1nErkaVr_SslGnMgdWskiz97eO

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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q80-Q85):

NEW QUESTION # 80

An insurance producer's license may be suspended or revoked by:

- A. The Maryland Insurance Administration
- B. The appointing insurer
- C. The continuing education course provider
- D. The Attorney General

Answer: A

Explanation:

Comprehensive and Detailed Step by Step Explanation: The Maryland Insurance Administration (MIA) has sole authority to regulate, suspend, or revoke an insurance producer's license for violations of state insurance laws:

Maryland Insurance Administration (C): Correct. The MIA oversees producer licensing, compliance, and disciplinary actions.

Appointing insurer (A): Can terminate an appointment but cannot revoke a license.

Continuing education provider (B): Only offers training and has no regulatory authority.

Attorney General (D): Handles legal actions but does not directly manage licensing.

References: Maryland Insurance Article §10-126, Producer Regulation Guidelines, COMAR 31.03.13.

NEW QUESTION # 81

Accident and health policies must cover physically or mentally handicapped dependent children:

- A. To age 19
- B. For life
- C. Until they become self-sustaining
- D. To age 25

Answer: B

Explanation:

Maryland law (Insurance Article, § 15-401) requires coverage for handicapped dependent children beyond standard age limits if they're incapable of self-sustaining employment and dependent on the insured. This extends for life, or as long as the policy is active, not limited to ages 19 or 25, nor tied to self-sustainability.

References: Maryland Insurance Article, § 15-401; MIA dependent coverage regulations.

NEW QUESTION # 82

An insurer may pay a commission directly or indirectly to:

- A. Anyone soliciting business for the insurer
- B. An unlicensed employee of the insurer
- C. A surplus lines broker operating without a license for less than one year
- D. A producer whose license is terminated after earning the commission

Answer: D

Explanation:

Commissions (Insurance Article, § 10-103) require a license, but a producer earning a commission while licensed can be paid post-termination. Unlicensed individuals or brokers can't legally receive commissions.

References: Maryland Insurance Article, § 10-103, § 10-130, § 3-306; MIA commission rules.

NEW QUESTION # 83

An insurance producer provided several examples to the applicant persuasively demonstrating that the insurance coverage offered under his company's policy was superior to a competitor's product. The insurance producer knew he was misrepresenting or stretching the truth in order to induce the applicant to forfeit her current policy and purchase a similar but inferior insurance policy

from him. The insurance producer is involved in which one of the following unfair trade practices?

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

Answer: A

Explanation:

Twisting (Insurance Article, § 27-203) involves misrepresenting policy benefits to induce replacement with an inferior product. Fraud is broader, discrimination isn't relevant, and rebating offers financial inducements, not misrepresentation.

References: Maryland Insurance Article, § 27-203; MIA trade practice rules.

NEW QUESTION # 84

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

Answer: C

NEW QUESTION # 85

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