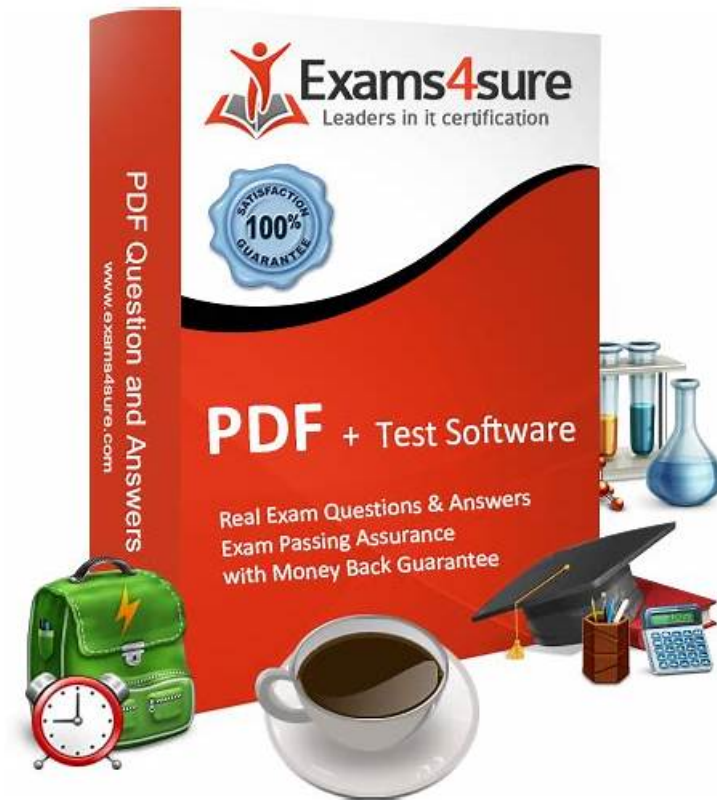


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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q15-Q20):

NEW QUESTION # 15

An insurance adviser's written contract with the client must include all of the following EXCEPT:

- A. Amount of the fee
- B. Duration of the contract
- C. Expiration date of the consultant's license
- D. Disclosure as to whether commissions may be received

Answer: C

Explanation:

Adviser contracts (Insurance Article, § 10-201) require fee amounts, contract duration, and commission disclosure for transparency. The consultant's license expiration is a regulatory detail, not a client contract requirement.

References: Maryland Insurance Article, § 10-201; MIA adviser rules.

NEW QUESTION # 16

When the insured's willful failure to disclose a material fact at the time of application is discovered by the insurer shortly after the policy is issued:

- A. The insurer must continue the insurance policy in full force
- B. The policy is voidable at the insurer's option
- C. The policy is automatically void
- D. The insurer may cancel the policy only at the expiration or renewal date

Answer: B

Explanation:

A material misrepresentation (Insurance Article, § 12-206) allows the insurer to void the policy within the contestability period (typically 2 years) if willful. It's not automatically void, nor must it continue or wait until renewal; the insurer decides based on materiality.

References: Maryland Insurance Article, § 12-206; MIA misrepresentation rules.

NEW QUESTION # 17

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. Fraud
- C. Twisting
- D. Rebating

Answer: B

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 # 18

When determining the premiums for large groups, most insurance companies use:

- A. Occupational rating

- B. Pooled rating
- C. Area rating
- **D. Experience rating**

Answer: D

Explanation:

Large group premiums (Insurance Article, § 15-1205) use experience rating, basing rates on the group's claims history.

Occupational rating applies to specific jobs, area rating to geography, and pooled rating to small groups, none of which dominate large groups.

References: Maryland Insurance Article, § 15-1205; MIA group insurance guidelines.

NEW QUESTION # 19

Pat owns a small business and is interested in enrolling her son in the Maryland Children's Health Insurance Program. Which of the following is the MOST appropriate person for Pat to contact for enrollment?

- **A. A certified Navigator or authorized Producer for the Individual Exchange**
- B. An Insurance Producer authorized to work in the SHOP Exchange
- C. The Maryland Insurance Commissioner
- D. A SHOP Exchange Navigator

Answer: A

Explanation:

MCHIP enrollment (Insurance Article, § 31-113) occurs through the Individual Exchange (Maryland Health Connection), where certified Navigators or Producers assist, not SHOP (business-focused) or the Commissioner (regulatory).

References: Maryland Insurance Article, § 31-113; MIA MCHIP guidelines.

NEW QUESTION # 20

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