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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q82-Q87):

NEW QUESTION # 82

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

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

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 # 83

A disability income insurance policy typically provides coverage for disabilities resulting from:

- **A. Both accidents and sickness**
- B. Sickness only
- C. Occupational accidents only
- D. Accidents only

Answer: A

Explanation:

Disability income policies (Insurance Article, § 15-201) cover both accidents and sickness, providing broad income protection, not limited to one cause or occupational incidents.

References: Maryland Insurance Article, § 15-201; MIA disability standards.

NEW QUESTION # 84

When a single major medical contract covers all medical expenses, the plan is considered to be:

- A. First-dollar
- B. Supplemental
- **C. Comprehensive**
- D. Limited

Answer: C

Explanation:

A single policy covering all medical expenses (Insurance Article, § 15-201) is comprehensive, unlike limited (specific), first-dollar

(no deductible), or supplemental (add-on) plans.

References: Maryland Insurance Article, § 15-201; MIA major medical standards.

NEW QUESTION # 85

The phrase, "this policy pays \$1,800 for hospital room and board expenses," should include the:

- A. Minimum daily benefit and the minimum time limit for hospital room and board expenses
- B. Minimum daily benefit and the maximum time limit for hospital room and board expenses
- C. Maximum daily benefit and the minimum time limit for hospital room and board expenses
- D. **Maximum daily benefit and the maximum time limit for hospital room and board expenses**

Answer: D

Explanation:

Policy statements (Insurance Article, § 15-201) must clarify benefits with the maximum daily benefit (e.g., \$200/day) and maximum time limit (e.g., 9 days) to define the \$1,800 total. Minimums are irrelevant, and a mix of maximum and minimum limits lacks clarity.

References: Maryland Insurance Article, § 15-201; MIA policy disclosure rules.

NEW QUESTION # 86

A health maintenance organization may issue a contract that provides benefits for the following:

- A. The accidental death of an HMO member
- B. Replacement of income lost by a member due to the member's disability
- C. The dismemberment of an HMO member
- D. **Health care services provided to members of the HMO**

Answer: D

Explanation:

HMOs (Health-General Article, § 19-701) provide health care services to members, not income replacement (disability insurance), accidental death, or dismemberment benefits (life/accident insurance).

References: Maryland Health-General Article, § 19-701; MIA HMO guidelines.

NEW QUESTION # 87

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