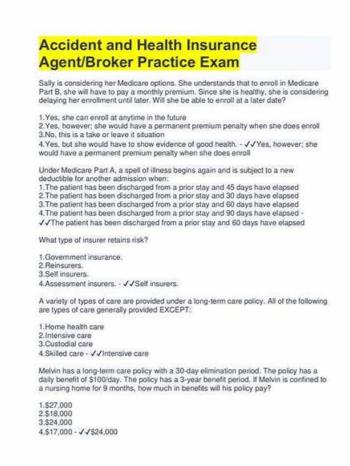
Accident-and-Health-or-Sickness-Producer Visual Cert Exam, Accident-and-Health-or-Sickness-Producer Test Practice



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Maryland Insurance Administration Accident-and-Health-or-Sickness-

Producer Test Practice, Accident-and-Health-or-Sickness-Producer Exam Question

Do you often feel that your ability does not match your ambition? Are you dissatisfied with the ordinary and boring position? If your answer is yes, you can try to get the Accident-and-Health-or-Sickness-Producer certification that you will find there are so many chances wait for you. You can get a better job; you can get more salary. But if you are trouble with the difficult of Accident-and-Health-or-Sickness-Producer Exam, you can consider choose Accident-and-Health-or-Sickness-Producer guide question to improve your knowledge to pass Accident-and-Health-or-Sickness-Producer exam, which is your testimony of competence.

Maryland Insurance Administration MarylandAccident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q24-Q29):

NEW QUESTION #24

All of the following are examples of unfair claims settlement practices EXCEPT:

- A. Failing to promptly provide a reason for a claim denial
- B. Misrepresenting pertinent facts of coverage
- C. Refusing arbitrarily and unreasonably to pay claims
- D. Denying unsubstantiated claims on a timely basis

Answer: D

Explanation:

Unfair practices (Insurance Article, § 27-303) include delays, arbitrary refusals, and misrepresentation.

Denying unsubstantiated claims promptly is fair and expected, not an unfair practice.

References: Maryland Insurance Article, § 27-303; MIA claims regulations.

NEW QUESTION #25

An accident and health insurance producer is most likely to become liable for professional errors and omissions as the result of:

- A. Submitting a premium payment to an insurer in excess of the required amount
- B. An accounting error discovered by the producer's accountant
- C. Misleading a prospective insured in replacing accident and health insurance
- D. Incorrect filing of federal income taxes

Answer: C

Explanation:

Errors and omissions liability arises from professional negligence (Insurance Article, § 10-126). Misleading a client about policy replacement (twisting, § 27-203) directly harms them, unlike accounting errors, overpayments, or tax issues, which are internal or personal.

References: Maryland Insurance Article, § 10-126, § 27-203; MIA producer liability rules.

NEW QUESTION #26

All of the following are common features found in health maintenance organizations (HMOs) EXCEPT:

- A. Outpatient medical services
- B. Wellness programs
- C. Twenty-four hour access to emergency care
- D. Discounts on local health spa memberships

Answer: D

Explanation:

HMOs (Health-General Article, § 19-701) offer wellness, emergency, and outpatient services. Discounts on spa memberships aren't a standard feature, unrelated to core health care delivery.

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

NEW QUESTION #27

The Maryland Insurance Administration is an agency of the:

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

Answer: A

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 #28

Which one of the following causes of loss typically is EXCLUDED under a disability income insurance policy?

- A. Auto accidents
- B. Tropical disease
- C. Intentionally self-inflicted injuries
- D. Cancer

Answer: C

Explanation:

Disability income policies (Insurance Article, § 15-201) cover accidents, cancer, and diseases, but exclude intentionally self-inflicted injuries as non-accidental, aligning with standard exclusions to prevent abuse.

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

NEW QUESTION #29

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