

Accident-and-Health-or-Sickness-Producer考試大綱， Accident-and-Health-or-Sickness-Producer最新試題

NJ Accident and Health Producer PRACTICE EXAMS

According to the Time Payment of Claims provision, the insurer must make the payment immediately after receiving proof of loss EXCEPT:

- if the insured is able to eventually return to work
- if the death is suicide or due to a pre existing condition
- when the policy is in the incontestability period
- for claims involving periodic payments - correct answer-for claims involving periodic payments

INSURERS MUST PAY LUMP SUM CLAIMS IMMEDIATELY AFTER RECEIVING PROOF OF LOSS

What does coinsurance mean?

- a policy covers the insured and the any additional named persons.
- the insurer and the insured share expenses over the deductible
- the insurer and the insured share ALL expenses
- the policy owner holds multiple policies through the same insurer - correct answer-The insurer and the insured share expenses over the deductible

COINSURANCE IS THE SHARING BETWEEN THE INSURER AND THE INSURED OF COVERED EXPENSES THAT EXCEED THE DEDUCTIBLE AMOUNT. THE SHARING ENDS WHEN THE "STOP LOSS LIMIT" IS REACHED

The life insurance policy will not be truly effect until all of the following occur EXCEPT:

- the statement of good health is obtained by the insurer
- the first premium is collected
- the policy is delivered to the applicant
- the producer has explained the policy to the client - correct answer--the producer has explained the policy to the client

EFFECTIVE DATE BASED ON :

- APP DATE
- IF PREMIUM HAS BEEN PAID
- IF A STATEMENT OF GOOD HEALTH MUST BE OBTAINED IF PREMIUM WAS NOT SUBMITTED WITH APPLICATION

Which of the following coverage types pays a monthly cash benefit following the elimination period for total disability due to accident or sickness?

- credit disability
- works comp disability
- recurrent disability
- disability income - correct answer--disability income insurance

順便提一下，可以從雲存儲中下載PDFExamDumps Accident-and-Health-or-Sickness-Producer考試題庫的完整版：https://drive.google.com/open?id=1OAmfSWdUTA5sQURi9jg84_zCwEn_29e

Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試認證是當代眾多考試認證中最有價值的考試認證之一，在近幾十年裏，電腦科學教育已獲得了世界各地人們絕大多數的關注，它每天都是IT資訊技術領域的必要一部分，所以IT人士通過Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試認證來提高自己的知識，然後在各個領域突破。而PDFExamDumps Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試認證試題及答案正是他們所需要的，因為想要通過這項測試並不容易的，選擇適當的捷徑只是為了保證成功，PDFExamDumps正是為了你們的成功而存在的，選擇PDFExamDumps等於選擇成功，我們PDFExamDumps提供的試題及答案是PDFExamDumps的IT精英通過研究與實踐而得到的，擁有了超過計畫10年的IT認證經驗。

Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer認證考試在競爭激烈的IT行業中越來越受歡迎，報名參加考試的人越來越多。但是它的難度並沒有減小，依然很難通過考試，畢竟這是個權威的檢驗電腦專業知識和資訊技術能力的考試。一般人為了通過Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer 認證考試都需要花費大量的時間和精力來復習備考。

>> Accident-and-Health-or-Sickness-Producer考試大綱 <<

最真實Accident-and-Health-or-Sickness-Producer認證考古試題及參考答案

PDFExamDumps的Accident-and-Health-or-Sickness-Producer考古題的命中率很高，可以幫助大家一次通過考試。這是經過很多考生證明過的事實。所以不用擔心這個考古題的品質，這絕對是最值得你信賴的考試資料。如果你還是不相信的話，那就趕快自己來體驗一下吧。你绝对会相信我的话的。

最新的 Maryland Insurance Accident-and-Health-or-Sickness-Producer 免費考試真題 (Q52-Q57):

問題 #52

Which benefit is usually excluded from accident and health plan coverage?

- A. Surgical expense
- **B. Custodial care**
- C. Physicians' visits
- D. Hospital expense

答案： B

解題說明：

Accident and health plans (Insurance Article, § 15-201) cover acute needs like hospital, physician, and surgical expenses. Custodial care-non-medical daily assistance-is excluded, typically covered by long-term care insurance.

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

問題 #53

When an accident and health insurer requires a covered individual to undergo a physical examination, who pays the cost of the examination?

- A. The patient or parent of the patient
- B. The principal insured individual
- **C. The insurer**
- D. The premium payor

答案： C

解題說明：

If an insurer mandates a physical exam (Insurance Article, § 12-202), it pays the cost, as it's a condition of coverage or claims processing. The premium payor, insured, or patient isn't responsible for insurer-initiated requirements.

References:Maryland Insurance Article, § 12-202; MIA policy standards.

問題 #54

Which statement is true of trade association groups eligible for group medical benefits?

- A. The association membership primarily consists of large employers
- B. Employer contributions are usually waived
- C. Such associations are formed for the purpose of purchasing insurance
- **D. Members of the association are usually in the same industry**

答案： D

解題說明：

Trade associations (Insurance Article, § 15-1209) group members in the same industry for medical benefits, not solely for insurance, and include small employers with contributions typically required.

References:Maryland Insurance Article, § 15-1209; MIA group insurance rules.

問題 #55

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

答案：C

解題說明：

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.

問題 #56

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

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

答案：A

解題說明：

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.

問題 #57

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PDFExamDumps擁有一個由龐大的Maryland Insurance Administration行業精英組成的團隊。他們都在Maryland Insurance Administration行業中有很高的權威。他們利用專業的知識和經驗不斷地為準備參加Accident-and-Health-or-Sickness-Producer相關認證考試的人提供培訓材料。PDFExamDumps提供的考試練習題和答案準確率很高，可以100%保證你Accident-and-Health-or-Sickness-Producer考試一次性成功，而且還免費為你提供一年的更新服務。

Accident-and-Health-or-Sickness-Producer最新試題：https://www.pdfexamdumps.com/Accident-and-Health-or-Sickness-Producer_valid-braindumps.html

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完美的Accident-and-Health-or-Sickness-Producer考試大綱 | 高通過率的考

**試材料|高通過率のAccident-and-Health-or-Sickness-Producer:
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