

Accident-and-Health-or-Sickness-Producer考題寶典 - Accident-and-Health-or-Sickness-Producer證照考試

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

BONUS!!! 免費下載Testpdf Accident-and-Health-or-Sickness-Producer考試題庫的完整版: <https://drive.google.com/open?id=1HyKJgULvpvUMm6AX7tFMZAO5TbKF5Yj>

將Testpdf的產品加入購物車吧！你將以100%的信心去參加考試，一次性通過Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer 認證考試，你將不會後悔你的選擇的。

Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer的考題資料物美價廉，我們用超低的價格和高品質的擬真試題和答案來奉獻給廣大考生，真心的希望你能順利的通過考試，為你提供便捷的線上服務，為你解決任何有關Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試題的疑問。

>> Accident-and-Health-or-Sickness-Producer考題寶典 <<

Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer證照考試， Accident-and-Health-or-Sickness-Producer考試資料

我們的Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer題庫是由專業的IT團隊以最好的技術水準制作而得到的學習資料，其中整合最新的Accident-and-Health-or-Sickness-Producer考試問題得到而來，以確保您購買我們的題庫資料是真實有效的，即使是新手也可以快速輕鬆獲得Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer認證。對於如此有效的考古題，趕快加入購物車吧！付款之后您就可以立即下載所購買

的Accident-and-Health-or-Sickness-Producer題庫，這將會讓您在您的考試中獲得高分，并順利的通過Accident-and-Health-or-Sickness-Producer考試。

最新的 Maryland Insurance Accident-and-Health-or-Sickness-Producer 免費考試真題 (Q79-Q84):

問題 #79

Misrepresenting pertinent policy provisions relating to coverages after a loss is:

- A. A violation of the principle of adhesion
- B. A concealment in insurance applications
- C. An unfair discrimination between individuals
- **D. An unfair claim settlement practice**

答案: D

解題說明:

Misrepresenting coverage post-loss (Insurance Article, § 27-303) is an unfair claims practice, deceiving claimants about benefits. Concealment applies pre-policy, discrimination involves unequal treatment, and adhesion relates to contract terms, not claims. References:Maryland Insurance Article, § 27-303; MIA claims practices.

問題 #80

Who has the right to change the beneficiary of an accident and health policy with a revocable beneficiary designation?

- A. The beneficiary
- **B. The policyowner**
- C. The insurer
- D. The producer

答案: B

解題說明:

With a revocable beneficiary (Insurance Article, § 16-201), the policyowner retains the right to change the beneficiary, not the beneficiary, insurer, or producer, who lack such authority.

References:Maryland Insurance Article, § 16-201; MIA policy ownership rules.

問題 #81

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

答案: C

解題說明:

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.

問題 #82

Which benefit is usually excluded from major medical expense plan coverage?

- A. Hospice care
- B. Physical therapy
- C. Prescription drugs

- D. Routine dental care

答案：D

解題說明：

Major medical plans (Insurance Article, § 15-201) cover hospice, drugs, and therapy, but exclude routine dental care, which requires separate dental insurance.

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

問題 #83

All advertisements for health insurance shall make clear the identity of the:

- A. Insurance Commissioner
- B. Beneficiary
- C. Insurer
- D. Insured

答案：C

解題說明：

Advertisements must identify the insurer (Insurance Article, § 27-503) to ensure transparency and avoid confusion. The Commissioner, beneficiary, and insured aren't required in ads, as they don't issue the policy.

References: Maryland Insurance Article, § 27-503; MIA advertising guidelines.

問題 #84

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如果你對Testpdf的關於Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer 認證考試的培訓方案感興趣，你可以先在互聯網上免費下載部分關於Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer 認證考試的練習題和答案作為免費嘗試。我們對選擇我們Testpdf產品的客戶都會提供一年的免費更新服務。

Accident-and-Health-or-Sickness-Producer 證照考試: <https://www.testpdf.net/Accident-and-Health-or-Sickness-Producer.html>

所以，我們以平常心對待Accident-and-Health-or-Sickness-Producer考試即可，Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試培訓資料是幫助每個想成功的IT人士提供的培訓資料，幫助你們順利通過Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試認證，言行一致是成功的開始，既然你選擇通過苛刻的IT認證考試，那麼你就得付出你的行動，取得優異的成績獲得認證，Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試培訓資料是通過這個考試的最佳培訓資料，有了它就猶如有了一個成功的法寶，Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試培訓資料是百分百信得過的培訓資料，相信你也百分百能通過這次考試的，我們Testpdf Accident-and-Health-or-Sickness-Producer證照考試有免費提供部分試題及答案作為試用，如果只是我單方面的說，你可以不相信，只要你用一下試用版本，我相信絕對適合你，你也就相信我所說的了，有沒有效果，你自己知道。

波旬愛憐的捏了捏紅孩兒的臉，對著鐵扇道，他身旁的倪樹青和王騰兩人也是大喊起來，所以，我們以平常心對待Accident-and-Health-or-Sickness-Producer考試即可，Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試培訓資料是幫助每個想成功的IT人士提供的培訓資料，幫助你們順利通過Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試認證。

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言行一致是成功的開始，既然你選擇通過苛刻的IT認證考試，那麼你就得付出你的行動，取得優異的成績獲得認證，Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試培訓資料是通過這個考試的最佳培訓資料，有了它就猶如有了一個成功的法寶，Testpdf Maryland Insurance Administration的Accident-and-Health-or-Sickness-Producer考試培訓資料是百分百信得過的培訓資料，相信你也百分百能通過這次考試的。

我們Testpdf有免費提供部分試題及答案作為試用，如果只是我單方面的說，你可以不相信，只要你用一下試用版本，我相信絕對適合你，你也就相信我所說的了，有沒有效果，你自己知道，Testpdf可以為你提供Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer認證考試的針對性訓練。

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