

Authoritative Maryland Insurance Administration Reliable Accident-and-Health-or-Sickness-Producer Exam Vce and Useful Accident-and-Health-or-Sickness- Producer Interactive EBook



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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q26-Q31):

NEW QUESTION # 26

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

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

Answer: C

Explanation:

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.

NEW QUESTION # 27

All of the following are basic underwriting actions in accident and health insurance EXCEPT:

- A. Issuing standard policies as applied for
- B. Issuing policies with exclusion riders
- C. Rejecting applicants
- D. Deleting uniform policy provisions

Answer: D

Explanation:

Underwriting involves assessing risk by rejecting high-risk applicants, issuing standard policies, or adding exclusion riders for specific conditions. Deleting uniform policy provisions-mandatory clauses like grace periods (Insurance Article, § 15-201)-isn't an underwriting action, as these are legally required and cannot be altered by underwriters.

References: Maryland Insurance Article, § 15-201 et seq.; MIA underwriting guidelines.

NEW QUESTION # 28

In Maryland, a group accident and health certificate of insurance must contain:

- A. A copy of the group contract
- B. A summary of policy features and benefits
- C. A list of all participating physicians
- D. The insurer's financial statement

Answer: B

Explanation:

Certificates (Insurance Article, § 15-1207) summarize policy features and benefits for group members, not the full contract, physician lists, or financial statements, which are separate or irrelevant. This ensures employees understand their coverage.

References: Maryland Insurance Article, § 15-1207; MIA group insurance rules.

NEW QUESTION # 29

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

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

Answer: B

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 # 30

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

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

Answer: B

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 # 31

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