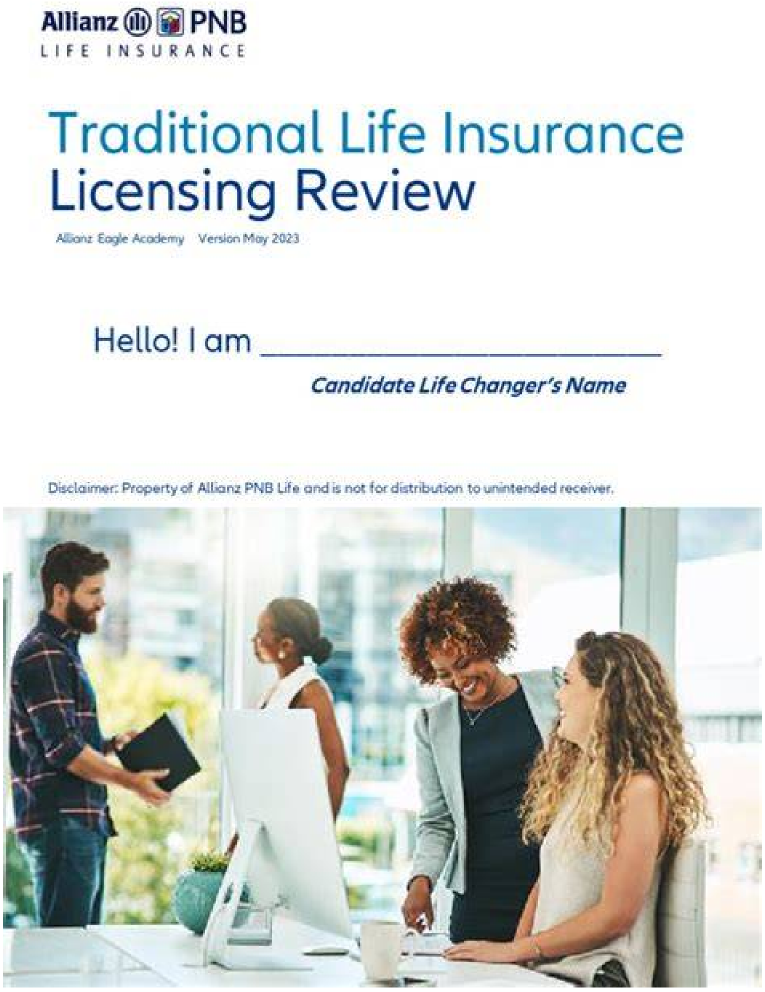
Insurance Licensing Life-and-Accident-and-Health-or-Sickness-Producer-Combo Zertifizierung, Life-and-Accident-and-Health-or-Sickness-Producer-Combo PDF Testsoftware



Möchten Sie die Insurance Licensing Life-and-Accident-and-Health-or-Sickness-Producer-Combo Zertifizierungsrüfung mühlos bestehen? Die SchulungsMaterialien von ITZert über Insurance Licensing Life-and-Accident-and-Health-or-Sickness-Producer-Combo Zertifizierung sind eine gute Wahl. Die Testaufgaben von Insurance Licensing Life-and-Accident-and-Health-or-Sickness-Producer-Combo Prüfung aus ITZert enthalten alle Inhalte und Antworten, die Sie bei der Life-and-Accident-and-Health-or-Sickness-Producer-Combo Prüfung wissen müssen. Daher können Sie in begrenzter Zeit die Schwerpunkte der Life-and-Accident-and-Health-or-Sickness-Producer-Combo Prüfung greifen und einmalig bestehen, so dass Sie Ihren beruflichen Wert erhöhen und näher zu ihrem Erfolg kommen können.

Insurance Licensing Life-and-Accident-and-Health-or-Sickness-Producer-Combo Exam Syllabus Topics:

Section	Weight	Objectives
Topic 1: Accident and Health / Sickness Insurance	20%	- HMO, PPO, group vs individual coverage - Mandatory benefits and state-specific health rules - Health insurance basics and policy provisions - Disability income, medical expense, and long-term care

Topic 2: Insurance Regulation	30%	- Licensing requirements and procedures - Policy delivery, replacement rules, and disclosure - State insurance laws and Maryland regulations - Ethics, unfair trade practices, and consumer protection
Topic 3: General Insurance Concepts	15%	- Insurable interest and risk management - Underwriting, premium calculation, and taxation - Contract law and principles
Topic 4: Life Insurance Basics and Policies	25%	- Policy provisions, riders, and options - Beneficiaries, claims, and settlement options - Types of life insurance: term, whole, universal, variable
Topic 5: Annuities and Retirement Products	10%	- Fixed, indexed, and variable annuities - Tax treatment and suitability standards

Life-and-Accident-and-Health-or-Sickness-Producer-Combo PDF Testsoftware - Life-and-Accident-and-Health-or-Sickness-Producer-Combo Musterprüfungsfragen

Insurance Licensing Life and Accident and Health or Sickness Producer - Combo Series 20-30 Life-and-Accident-and-Health-or-Sickness-Producer-Combo Prüfungsfragen mit Lösungen (Q99-Q104):

99. Frage
The Maryland Insurance Administration may suspend an agent's license for all of the following reasons EXCEPT:

- A. Sharing commissions with agents holding the same license type
- B. Violating a regulation or order of the Maryland Insurance Administration
- C. Mishandling premium payments
- D. Engaging in fraudulent or dishonest practices

Antwort: A

Begründung:
The Maryland Insurance Administration enforces disciplinary measures:
Fraudulent practices (A), mishandling premiums (B), and violating regulations (D) are grounds for suspension or revocation.
Sharing commissions (C) with agents of the same license type is permitted under Maryland law if done legally and transparently.
References: Maryland Insurance Administration Regulatory Code and Enforcement Procedures.

100. Frage
When the insured's willful failure to disclose a material fact at the time of application is discovered by the insurer shortly after the policy is issued:

- A. The insurer may cancel the policy only at the expiration or renewal date
- B. The policy is voidable at the insurer's option
- C. The insurer must continue the insurance policy in full force
- D. The policy is automatically void

Antwort: B

Begründung:
A material misrepresentation (Insurance Article, § 12-206) allows the insurer to void the policy within the contestability period (typically 2 years) if willful. It's not automatically void, nor must it continue or wait until renewal; the insurer decides based on materiality.
References:Maryland Insurance Article, § 12-206; MIA misrepresentation rules.

101. Frage
In life insurance, an insurable interest in the life of the insured must exist:

- A. Only at the inception of the contract
- B. Throughout the period of the contract
- C. During the first two years of the contract
- D. Only at the death of the insured

Antwort: A

Begründung:
Comprehensive and Detailed in Depth Explanation:
The correct answer isA. Only at the inception of the contract. Under Maryland Insurance Article §12-201, a person may not procure an insurance contract on the life or body of another individual unless the benefits are payable to the insured, the insured's personal representative, or a person with an insurable interest in the insuredat the time the insurance contract was made. This means the insurable interest must exist when the policy is created. It does not have to continue until the insured's death unless a specific legal rule or policy issue applies.
Option B is incorrect because the Maryland statute focuses on the time the contract is made, not the time of death. Option C is incorrect because the two-year period relates to other life insurance concepts, such as contestability, not the existence of insurable interest. Option D is incorrect because Maryland law does not require the insurable interest to continue throughout the entire policy period. Official Maryland Reference:
Maryland Insurance Article §12-201, Insurable Interest.

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

Antwort: A

Begründung:
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.

103. Frage
A conditional receipt must be given to an applicant for life insurance who pays the initial premium at the time of signing:

- A. The policy delivery receipt
- B. The statement of good health
- C. The premium payment bank draft authorization
- D. The policy application form

Antwort: D

Begründung:

Purpose of a conditional receipt.
A conditional receipt provides temporary coverage when the initial premium is paid with the application.
Coverage is conditional upon the applicant being insurable as applied for.
When it must be issued.
When the applicant submits:
A completed application, and
The initial premium
The producer must provide a conditional receipt.
Connection to the application form.
The conditional receipt is issued at the same time as the application, acknowledging receipt of the premium.
It is not tied to policy delivery or underwriting completion.
Why the other options are incorrect.
Statement of good health: Used when premium was not paid initially.
Policy delivery receipt: Used only after underwriting approval.
Bank draft authorization: Merely authorizes payment, not coverage.
Maryland consumer protection importance.
Maryland law emphasizes clear disclosure of when coverage begins, preventing unfair claim denials.
Conclusion.
A conditional receipt is issued with the policy application when the initial premium is paid.

104. Frage
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