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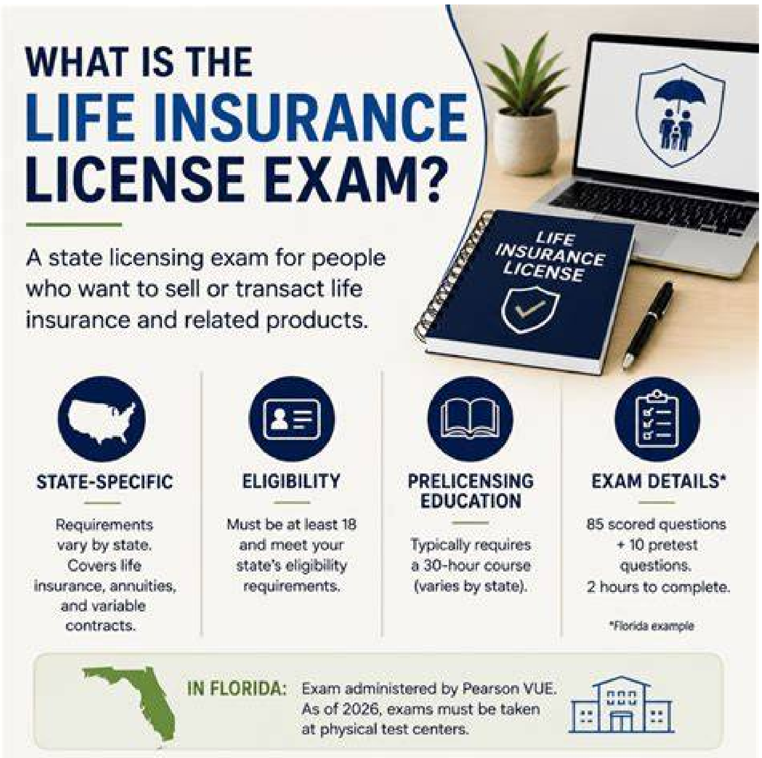

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Insurance Licensing Life-and-Accident-and-Health-or-Sickness-Producer-Combo Exam Syllabus Topics:

Section	Weight	Objectives
Life Insurance Basics and Policies	25%	- Beneficiaries, claims, and settlement options - Policy provisions, riders, and options - Types of life insurance: term, whole, universal, variable
Accident and Health / Sickness Insurance	20%	- Disability income, medical expense, and long-term care - Health insurance basics and policy provisions - HMO, PPO, group vs individual coverage - Mandatory benefits and state-specific health rules
Annuities and Retirement Products	10%	- Fixed, indexed, and variable annuities - Tax treatment and suitability standards
General Insurance Concepts	15%	- Underwriting, premium calculation, and taxation - Contract law and principles - Insurable interest and risk management

Insurance Regulation	30%	- Policy delivery, replacement rules, and disclosure - State insurance laws and Maryland regulations - Licensing requirements and procedures - Ethics, unfair trade practices, and consumer protection

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Insurance Licensing Life and Accident and Health or Sickness Producer - Combo Series 20-30 Sample Questions (Q68-Q73):

NEW QUESTION # 68
All of the following practices by a producer are considered misrepresentations EXCEPT:

- A. Comparing the benefits of several policies
- B. Advising the client that the policy is a share of stock
- C. Exaggerating the financial strength of the insurer
- D. Changing the title of the policy in the sales presentation

Answer: A

Explanation:
Comprehensive and Detailed in Depth Explanation:
The correct answer is A. Comparing the benefits of several policies. A producer may compare policies as long as the comparison is accurate, fair, and not misleading. Maryland law prohibits misrepresenting the terms, benefits, advantages, dividends, surplus, financial condition of an insurer, or using a policy name or title that misrepresents the true nature of the policy. Exaggerating the insurer's financial strength is a misrepresentation of financial condition. Changing the policy title in a way that misrepresents the policy is also prohibited.
Advising a client that a life insurance policy is a share of stock is also misleading because Maryland regulations prohibit statements that would cause a prospect to believe that buying a life insurance policy or annuity gives the prospect stock ownership or stockholder status in the insurer. Official Maryland References:
Maryland Insurance Article §27-202; COMAR 31.15.01.09.

NEW QUESTION # 69
A producer who makes an incomplete comparison of policies to encourage an insured to cancel a contract of another insurer and purchase a new one is guilty of:

- A. Coercion
- B. Defamation
- C. Twisting
- D. Rebating

Answer: C

Explanation:
Definition of twisting.
Twisting involves misrepresentation or incomplete comparisons designed to induce replacement of an existing policy.

Apply the facts.
The producer:
Makes an incomplete comparison
Encourages cancellation of an existing policy
Promotes purchase of a new policy
Why this is twisting specifically.
Twisting is a replacement-related unfair trade practice, not just general misrepresentation.
Why other options are incorrect.
Rebating: Involves financial inducements.
Coercion: Involves intimidation or threats.
Defamation: Involves false statements about another insurer's reputation.
Maryland enforcement relevance.
Maryland strictly regulates replacements to protect consumers from unnecessary financial harm.
Conclusion.
The conduct described is twisting.

NEW QUESTION # 70
Which contract offers flexible deposits, deferred taxation, a guaranteed minimum interest rate, and death proceeds equal to the cash value?

- A. An adjustable whole life insurance policy
- B. A flexible premium fixed annuity
- C. A universal life insurance policy
- D. An available deferred annuity

Answer: B

Explanation:
A flexible premium fixed annuity is designed to allow policyholders flexibility in premium payments while providing guaranteed growth.
Flexible deposits: Policyholders can make variable contributions based on their financial situation.
Deferred taxation: Earnings grow tax-deferred until withdrawal.
Guaranteed minimum interest rate: Fixed annuities offer this feature to protect against market downturns.
Death proceeds equal to cash value: Upon death, beneficiaries typically receive the accumulated cash value.
Other Options:
Adjustable whole life policy (A): Features adjustable premiums but lacks deferred taxation and guaranteed rates.
Deferred annuity (B): Generic and does not specify the features of fixed annuities.
Universal life (D): Provides more flexibility but differs in guaranteed returns.
References: Maryland Annuity Guidelines, COMAR 31.09.08, and Tax-Deferred Financial Product Regulations.

NEW QUESTION # 71
All of the following are underwriting criteria for individual life insurance EXCEPT:

- A. Ability to pay premiums
- B. Religion
- C. Occupation
- D. Gender

Answer: B

Explanation:
Purpose of underwriting criteria.
Underwriting criteria must relate to risk assessment or policy performance.
Permissible factors.
Gender: Historically used where actuarially justified.
Occupation: Reflects hazard exposure.
Ability to pay premiums: Ensures policy sustainability.
Prohibited factors.
Religion is a protected characteristic and cannot be used in underwriting.

Maryland anti-discrimination rules.
Maryland prohibits unfair discrimination unrelated to actuarial risk.
Conclusion.
Religion is not a lawful underwriting criterion.

NEW QUESTION # 72
How does the payment of an accelerated benefit affect a life insurance policy?

- A. It increases the policy premium.
- B. It decreases the death benefit.
- C. It decreases the grace period.
- D. It increases the cash value.

Answer: B

Explanation:
Accelerated benefits allow a policyholder to receive a portion of the death benefit early, often due to terminal illness or specific qualifying conditions:
Decreases the death benefit (D): The accelerated amount reduces the death benefit available to beneficiaries.
Increases the cash value (A): Incorrect; accelerated benefits are drawn from the policy, reducing cash value and death benefits.
Increases the policy premium (B): Premiums generally remain unchanged.
Decreases the grace period (C): Not affected by accelerated benefits.
References: Maryland Accelerated Benefit Provisions, COMAR 31.09.04, and IRS Tax Treatment of Accelerated Death Benefits.

NEW QUESTION # 73
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