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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q63-Q68):

NEW QUESTION # 63

A nonprofit health service plan may NOT issue a contract that covers which of the following types of benefits?

- **A. Disability income benefits**
- B. Vision benefits
- C. Medical expense benefits
- D. Dental benefits

Answer: A

Explanation:

Nonprofit health service plans (Insurance Article, § 14-102), like HMOs, provide medical, vision, and dental benefits, but disability income-replacing lost wages-is outside their scope and belongs to separate insurance types.

References: Maryland Insurance Article, § 14-102; MIA nonprofit plan rules.

NEW QUESTION # 64

When the employer pays the premium, covered individuals normally receive tax-free benefits under all of the following group health plans EXCEPT:

- A. Health maintenance organization
- **B. Disability income**
- C. Major medical
- D. Dental

Answer: B

Explanation:

Federal tax rules (IRC § 105, § 106) make employer-paid medical benefits (major medical, dental, HMO) tax-free, but disability income benefits are taxable if employer-funded, as they replace income.

References: IRC § 105, § 106; Maryland Insurance Article, § 15-1201; MIA tax guidelines.

NEW QUESTION # 65

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

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

Answer: A

Explanation:

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.

NEW QUESTION # 66

Under federal law, an insurance producer may be sentenced to prison for:

- A. Embezzling money from an insurance company
- B. Suing an insurer over contract violations
- C. Inducing a client to sign an application for insurance
- D. Selling insurance with a nonresident license

Answer: A

Explanation:

Federal law (18 U.S.C. § 1033) criminalizes embezzlement by a producer, a felony punishable by prison if interstate commerce is affected. Nonresident licensing is a state issue, inducing applications is legal, and suing is a civil action, not criminal.

References: 18 U.S.C. § 1033; MIA producer conduct alignment.

NEW QUESTION # 67

In Maryland, an insurance producer is a person who solicits, negotiates, or sells insurance plans PRIMARILY in conjunction with:

- A. Enrolling individuals in group plans
- B. Performing clerical duties
- C. Earning commission
- D. Acting as a regularly salaried officer

Answer: C

Explanation:

A producer (Insurance Article, § 1-101(aa)) solicits and sells insurance primarily for commissions, distinguishing them from clerical staff, enrollment facilitators, or salaried insurer employees. This reflects their independent role.

References: Maryland Insurance Article, § 1-101(aa), § 10-101; MIA producer definitions.

NEW QUESTION # 68

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