

Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer Exam Certification - Accident-and-Health-or-Sickness-Producer Exam Syllabus

Maryland-Insurance-Administration

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Maryland Insurance Administration MarylandAccident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q39-Q44):

NEW QUESTION # 39

The Maryland Insurance Administration is an agency of the:

- A. Federal government
- B. Maryland General Assembly
- C. National Association of Insurance Commissioners
- **D. State government**

Answer: D

Explanation:

The Maryland Insurance Administration (MIA) is a state agency under Insurance Article, § 2-101, regulating insurance within Maryland. The federal government oversees broader laws, the NAIC is a voluntary group, and the General Assembly legislates, but the MIA operates as an executive state entity.

References: Maryland Insurance Article, § 2-101; MIA official structure.

NEW QUESTION # 40

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

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

Answer: C

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 # 41

After completing an application for insurance, the insurance producer collects the premiums but deposits the check in the insurance producer's checking account. What crime has been committed?

- A. Fraud
- B. Twisting
- C. Replacement
- D. Rebating

Answer: A

Explanation:

Producers hold premiums in a fiduciary capacity (Insurance Article, § 10-126) and must remit them to the insurer or a trust account. Depositing them into a personal account is fraud-specifically misappropriation- violating state law. Twisting, rebating, and replacement involve different unethical acts, not fund misuse.

References: Maryland Insurance Article, § 10-126; MIA producer conduct regulations.

NEW QUESTION # 42

Pat owns a small business and is interested in enrolling her son in the Maryland Children's Health Insurance Program. Which of the following is the MOST appropriate person for Pat to contact for enrollment?

- A. A SHOP Exchange Navigator
- B. The Maryland Insurance Commissioner
- C. A certified Navigator or authorized Producer for the Individual Exchange
- D. An Insurance Producer authorized to work in the SHOP Exchange

Answer: C

Explanation:

MCHIP enrollment (Insurance Article, § 31-113) occurs through the Individual Exchange (Maryland Health Connection), where certified Navigators or Producers assist, not SHOP (business-focused) or the Commissioner (regulatory).

References: Maryland Insurance Article, § 31-113; MIA MCHIP guidelines.

NEW QUESTION # 43

Reasonable and customary charges for health care are based primarily on:

- A. Actuarial tables
- B. Insurance industry studies
- C. National physician surveys
- **D. Average charges within a geographic area**

Answer: D

Explanation:

Reasonable and customary charges (Insurance Article, § 15-1005) reflect average fees for procedures in a specific geographic area (e.g., 80th percentile), ensuring fair reimbursement. Actuarial tables, studies, and national surveys aren't the primary basis.

References: Maryland Insurance Article, § 15-1005; MIA health insurance guidelines.

NEW QUESTION # 44

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