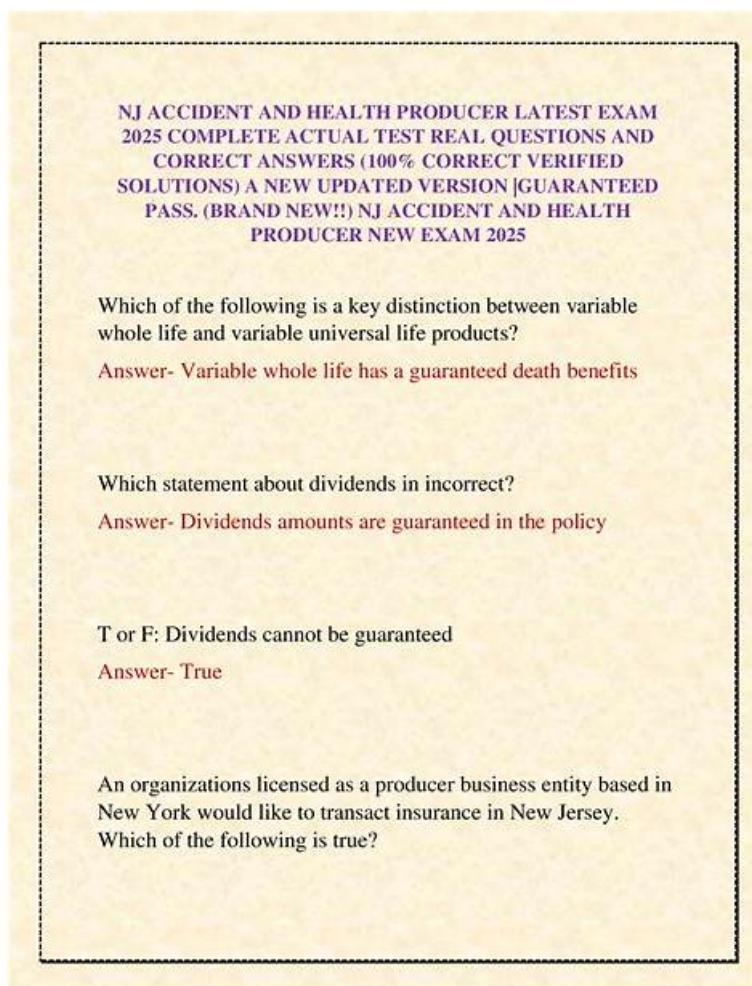


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Which of the following is a key distinction between variable whole life and variable universal life products?

Answer- Variable whole life has a guaranteed death benefits

Which statement about dividends is incorrect?

Answer- Dividends amounts are guaranteed in the policy

T or F: Dividends cannot be guaranteed

Answer- True

An organization licensed as a producer business entity based in New York would like to transact insurance in New Jersey. Which of the following is true?

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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q44-Q49):

NEW QUESTION # 44

Which type of coverage bases benefit eligibility on the capacity to perform activities of daily living?

- A. Medicare supplement
- B. Major medical expense
- **C. Long-term care insurance**
- D. Long-term disability

Answer: C

Explanation:

Long-term care insurance (Insurance Article, § 18-101) triggers benefits based on inability to perform ADLs (e.g., bathing), unlike Medigap, major medical, or disability, which focus on medical or work criteria.

References: Maryland Insurance Article, § 18-101; MIA long-term care rules.

NEW QUESTION # 45

All of the following are characteristics of a preferred risk applicant for disability income insurance EXCEPT:

- A. Non-smoker
- B. Physically active
- **C. High income**
- D. Non-hazardous occupation

Answer: C

Explanation:

Preferred risk applicants (Insurance Article, § 15-201) have low disability risk due to non-smoking, safe jobs, and physical activity. High income affects benefit amounts, not risk classification, making it the exception.

References: Maryland Insurance Article, § 15-201; MIA underwriting standards.

NEW QUESTION # 46

In general practice, which one of the following is true of the powers of the Maryland Insurance Administration with respect to access to a producer's business records?

- A. Records can only be accessed by an order of a state court
- B. The Maryland Insurance Administration has no right to access a producer's business records because of privacy considerations
- **C. Records must be produced upon the request of the Maryland Insurance Administration**
- D. Authorization must come from the National Association of Insurance Commissioners (NAIC)

Answer: C

Explanation:

The MIA (Insurance Article, § 2-207) can request and access producer records for audits or investigations, overriding privacy for

regulatory purposes. Court orders or NAIC approval aren't required, and access is a standard power.
References: Maryland Insurance Article, § 2-207; MIA regulatory authority.

NEW QUESTION # 47

It is unlawful for a person to provide an advertisement that:

- A. Makes a comparison of benefits between policies
- B. Points out coverage advantages of a policy
- C. **Uses a policy title to misrepresent a coverage**
- D. Refers to the insurer's financial rating

Answer: C

Explanation:

Advertisements (Insurance Article, § 27-503) can highlight advantages or ratings if true, but misrepresenting coverage via a title is illegal, deceiving consumers about policy benefits.

References: Maryland Insurance Article, § 27-503; MIA advertising standards.

NEW QUESTION # 48

In general practice, can the Maryland Insurance Administration inspect the business records of an insurance company or agency?

- A. No, because only an officer of the court can inspect these records
- B. **Yes, because of the powers defined by state laws**
- C. No, because of privacy considerations
- D. Yes, because all company and agency records are public domain

Answer: B

Explanation:

Comprehensive and Detailed Step by Step Explanation: The Maryland Insurance Administration (MIA) is authorized to inspect the records of insurers and agencies to ensure compliance with laws:

Yes, because of the powers defined by state laws (B): Correct. The MIA has broad authority under Maryland law to audit, inspect, and investigate insurance business practices.

No, because of privacy considerations (A): Incorrect. Regulatory inspections are exempt from privacy concerns when conducted lawfully.

Only an officer of the court (C): Not required; the MIA operates independently within its legal mandate.

Public domain records (D): Incorrect; insurance records are not publicly accessible unless required by law.

References: Maryland Insurance Article §2-209, COMAR 31.03.01, and Regulatory Oversight Guidelines.

NEW QUESTION # 49

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