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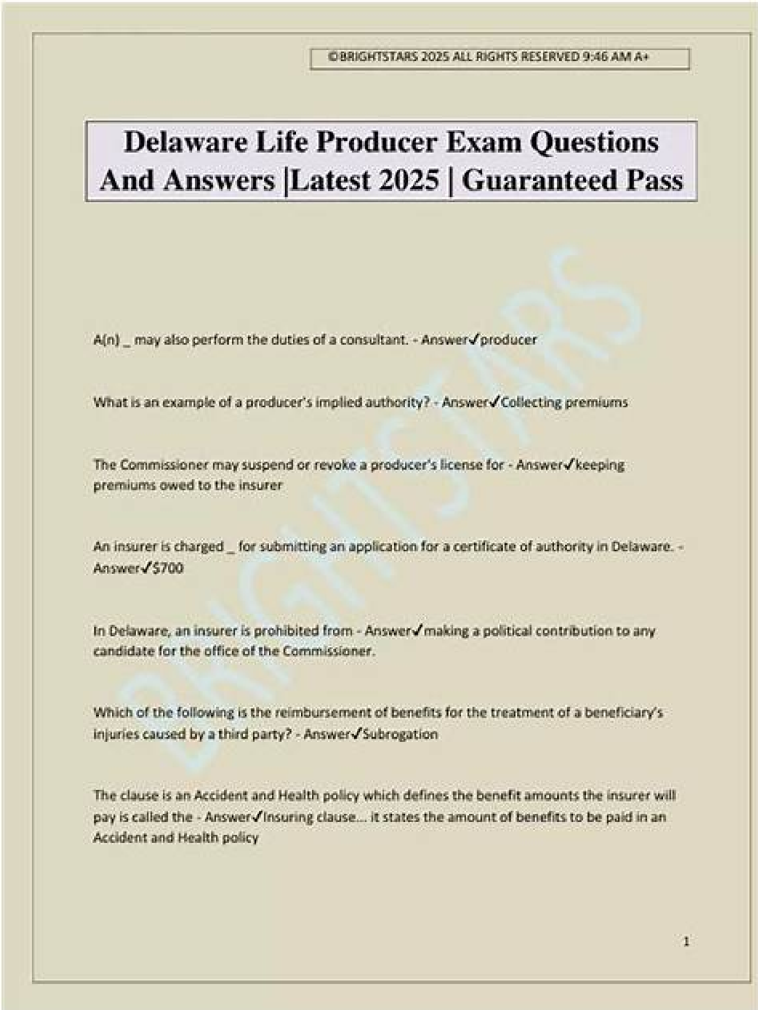

Delaware Life Producer Exam Questions And Answers |Latest 2025 | Guaranteed Pass

A(n) _ may also perform the duties of a consultant. - Answer✓producer

What is an example of a producer's implied authority? - Answer✓Collecting premiums

The Commissioner may suspend or revoke a producer's license for - Answer✓keeping premiums owed to the insurer

An insurer is charged _ for submitting an application for a certificate of authority in Delaware. - Answer✓$700

In Delaware, an insurer is prohibited from - Answer✓making a political contribution to any candidate for the office of the Commissioner.

Which of the following is the reimbursement of benefits for the treatment of a beneficiary's injuries caused by a third party? - Answer✓Subrogation

The clause is an Accident and Health policy which defines the benefit amounts the insurer will pay is called the - Answer✓Insuring clause... it states the amount of benefits to be paid in an Accident and Health policy

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Quiz 2025 Maryland Insurance Administration Life-Producer Unparalleled

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Maryland Insurance Administration Maryland Life Producer Exam (Series 20-27) Sample Questions (Q52-Q57):

NEW QUESTION # 52
An applicant for life insurance must be informed that testing for Human Immunodeficiency Virus (HIV) infection is used to help determine:

- A. Whether an insurable interest exists
- B. The type of policy that will be issued
- C. The effective date and term of coverage
- D. The insurability of the proposed insured

Answer: D

Explanation:
Comprehensive and Detailed Step by Step Explanation:HIV testing is used by insurers to evaluate the health risks associated with the applicant anddetermine insurability.
* The insurability of the proposed insured (D):Correct. HIV status can impact underwriting decisions, subject to Maryland's anti-discrimination laws.
* The type of policy issued (A):Irrelevant, as this is determined by the applicant's preferences and eligibility.
* Effective date and term of coverage (B):Determined separately from medical testing.
* Whether an insurable interest exists (C):Based on the relationship between the policyholder and insured, not medical testing.
References:Maryland Insurance Code §27-208, HIV Testing Disclosure Guidelines, and Maryland Human Rights Act.

NEW QUESTION # 53
Splitting the commission with the buyer on a sale of insurance is an unfair trade practice known as:

- A. Soliciting
- B. Twisting
- C. Binding
- D. Rebating

Answer: D

Explanation:
Comprehensive and Detailed Step by Step Explanation:Rebatingoccurs when an insurance producer offers a portion of their commission, premium reductions, or other inducements to buyers that are not explicitly stated in the policy. It is prohibited under Maryland law to ensure fair competition and maintain ethical standards.
* Rebating (D):Involves returning part of the commission or providing benefits not in the policy to incentivize a sale, violating Maryland Insurance Article §27-212.
* Twisting (A):Refers to persuading a policyholder to lapse or replace a policy through misrepresentation, unrelated to commission-sharing.
* Binding (B):Relates to confirming coverage but does not involve commissions.
* Soliciting (C):Refers to seeking potential clients, not the unfair practice of rebating.
References:Maryland Unfair Trade Practices Act, COMAR 31.15.05, and Maryland Insurance Article §27-209.

NEW QUESTION # 54
An individual life insurance policy may include coverage for all of the following EXCEPT:

- A. Disability

* B. Burial
* C. Long-term care
* D. Workers' compensation

Answer: D

Explanation:
Comprehensive and Detailed Step by Step Explanation:Individual life insurance policies often allow riders or supplementary coverage options, but they do not cover workers' compensation, which is a separate insurance category.
* Disability (A):Can be included as a rider, such as a waiver of premium or disability income benefit.
* Long-term care (B):Often available as an optional rider to address extended medical care expenses.
* Burial (D):Final expense policies or riders can be added to cover funeral and burial costs.
* Workers' compensation (C):Not covered under life insurance policies; this is a specific insurance product regulated differently.
References:Maryland Life Insurance Rider Guidelines, Workers' Compensation Insurance Regulations, and COMAR 31.09.03.

NEW QUESTION # 55
Which contract offers flexible deposits, deferred taxation, a guaranteed minimum interest rate, and death proceeds equal to the cash value?

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

Answer: B

Explanation:
Comprehensive and Detailed Step by Step Explanation:Aflexible premium fixed annuityis 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 # 56
A refusal to do business with a particular individual or business is known as:

* A. A binder
* B. A boycott
* C. An estoppel
* D. An injunction

Answer: B

Explanation:
Comprehensive and Detailed Step by Step Explanation:Boycottrefers to the refusal to engage in business dealings with a particular party as part of an unfair trade practice, often used to coerce or punish. It is prohibited under Maryland's Unfair Trade Practices Act.
* Boycott (C):Defined as an unfair method of competition when used in the insurance context.
* Estoppel (A):A legal doctrine preventing someone from asserting a claim inconsistent with previous actions, unrelated to business refusal.
* Injunction (B):A court order stopping specific actions, not related to refusal to do business.
* Binder (D):Temporary insurance coverage, unrelated to trade practices.
References:Maryland Unfair Trade Practices Act, COMAR 31.15.03, and Maryland Insurance Code §27-205.

NEW QUESTION # 57
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