Insurance Licensing

Accident-and-Health-or-Sickness-Produc

Life and Accident and Health or Sickness Producer - Combo Series 20-30

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Question: 1

Which statement is true of trade association groups eligible for group medical benefits?

A. Members of the association are usually in the same industry
B. Such associations are formed for the purpose of purchasing insurance
C. The association membership primarily consists of large employers
D. Employer contributions are usually waived

Answer: A

Question: 2

The life insurance buyer's guide includes information about all of the following EXCEPT how to:

A. Calculate
B. Take civil action against an insurer
C. Decide how much life insurance to buy
D. Compare life insurance policy requirements

Answer: B

Question: 3

All of the following are exclusions or restrictions sometimes found in life insurance policies EXCEPT:

A. Suicide
B. Accidental death
C. Aviation
D. War

Answer: B

Question: 4

The purpose of licensing insurance agents is to:

A. Limit the number of agents who do business within Maryland
B. Demonstrate that the agent is qualified to act on behalf of insurers in Maryland
C. Monitor insurance sales activity in Maryland
D. Regulate rates to prevent unfair discrimination among insureds

Answer: B

Question: 5

An order from the Commissioner MUST include all of the following EXCEPT:

A. Its effective date
B. Its purpose
C. The grounds on which it is based
D. The signature of the Governor

Answer: D

Question: 6

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

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

Answer: D

Question: 7

All of the following are unfair trade practices EXCEPT:

A. Misrepresentation
B. Fraudulent advertising
C. Illegal inducement
D. Reinsurance

Answer: D

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Question: 8

At the request of a small group medical plan policyholder, the insurer must disclose all of the following EXCEPT:

A. The insurer's right to increase premium rates
B. The insurer's expenses
C. The renewability provisions
D. All available benefits

Answer: B

Question: 9

A conditional receipt must be given to an applicant for life insurance who pays the initial premium at the time of signing:

A. The policy application form
B. The statement of good health
C. The policy delivery receipt
D. The premium payment bank draft authorization

Answer: A

Question: 10

A juvenile life insurance policy is:

A. Designed to insure the lives of a juvenile's parents
B. Available only for children who are less than five years old
C. A life insurance policy that insures the life of a minor
D. Available only as decreasing term insurance for a minor

Answer: C

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