

Boost up Your Certification Score

Insurance Licensing

Accident-and-Health-or-Sickness-Producer

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

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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