

# DC Practice Test Questions and Answers

## 1. What does Medicare Part B cover?

- A) Inpatient hospital stays
- B) Outpatient medical services, doctor visits, preventive services, and durable medical equipment
- C) Long-term nursing home care
- D) Prescription drugs under Medicare Part D

## 2. What is 'rebating' in DC insurance law?

- A) Filing a fraudulent claim with the insurer
- B) Inducing a policyholder to lapse coverage by misrepresenting a new policy
- C) Offering a prospect something of value not specified in the policy as an inducement to purchase insurance
- D) Refusing to pay a valid claim

## 3. What is 'twisting' in DC insurance law?

- A) Altering policy terms without the insured's consent
- B) Inducing a policyholder to drop an existing policy by misrepresenting the new policy's benefits
- C) Refusing to pay a legitimate claim
- D) Charging different premiums based on protected class status

## 4. What is 'surplus lines' insurance in DC?

- A) Insurance sold by insurers with more capital than required by DC
- B) Insurance placed with non-admitted insurers for risks that cannot be placed in the admitted market
- C) Insurance sold through the federal government for high-risk businesses
- D) Reinsurance purchased by DC admitted insurers

**Answers: 1-B 2-C 3-B 4-B**

For More DC Questions and Answers FREE, DC Online Prep Training,  
DC Exam, DC Study Guide, DC Flashcards, DC Quizzes visit:

## DC Practice Test