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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q121-Q126):

NEW QUESTION # 121

In addition to the application, MIB, or consumer reports, underwriters can acquire information from all of the following EXCEPT

- A. genetic testing.
- B. attending physician statements.

- C. medical questionnaires.
- D. physical examinations.

Answer: A

Explanation:

Underwriters use various sources to assess an applicant's risk, including the application, Medical Information Bureau (MIB) reports, consumer reports, medical questionnaires, attending physician statements (APS), and physical examinations, as permitted under Oklahoma's underwriting practices (Title 36 O.S. § 1204).

However, genetic testing is generally restricted or prohibited for life and health insurance underwriting due to federal and state laws, such as the Genetic Information Nondiscrimination Act (GINA) of 2008, which limits the use of genetic information in health insurance decisions.

- * Option A: Incorrect. Medical questionnaires are a standard underwriting tool.
- * Option B: Incorrect. Attending physician statements provide medical history and are commonly used.
- * Option C: Incorrect. Physical examinations are often required for underwriting.
- * Option D: Correct. Genetic testing is typically not allowed for underwriting due to legal restrictions.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Underwriting).

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

Genetic Information Nondiscrimination Act (GINA), 42 U.S.C. § 2000ff et seq.

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 122

Within a specified number of days, a free-look provision gives the

- A. policyowner the right to return the policy for a partial refund.
- **B. policyowner the right to return the policy for a full refund.**
- C. company the right to rescind the policy.
- D. company the right to alter the policy.

Answer: B

Explanation:

The free-look provision, required in Oklahoma for life and health insurance policies (Title 36 O.S. § 4007 for life, § 4405 for health), allows the policyowner to return the policy within a specified period (typically 10 days for life, 30 days for Medigap) from receipt for a full refund of premiums paid, no questions asked. This protects consumers by allowing time to review the policy.

- * Option A: Incorrect. The insurer cannot rescind during the free-look period; that right applies to contestability.
- * Option B: Incorrect. The refund is full, not partial, during the free-look period.
- * Option C: Correct. The policyowner can return the policy for a full refund within the specified period.
- * Option D: Incorrect. The insurer cannot unilaterally alter the policy during the free-look period.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers free-look provisions.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life and Health Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4007, § 4405 (free-look provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 123

On an individual insurance application, which of the following signatures is NOT required?

- A. Applicant.
- **B. The insurer.**
- C. The producer.
- D. Insured if different from the applicant.

Answer: B

Explanation:

An individual insurance application typically requires signatures from the applicant (the person applying for the policy), the insured (if different from the applicant, e.g., a parent applying for a child), and the producer (to certify the information provided). The insurer does not sign the application, as their acceptance is indicated by issuing the policy, per Oklahoma's insurance application processes (Title 36 O.S. § 1435.2).

- * Option A: Incorrect. The applicant's signature is required to confirm the application details.
- * Option B: Incorrect. The insured's signature is required if they are not the applicant.
- * Option C: Incorrect. The producer's signature is required to verify the application process.
- * Option D: Correct. The insurer's signature is not required on the application.

This question falls under the Prometric content outline section on "Underwriting," which covers application requirements.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Underwriting).

Oklahoma Insurance Department, Title 36 O.S. § 1435.2 (producer responsibilities).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 124

In broad terms, the types of support and services generally associated with Long-Term Care policies are provided at which three levels of care?

- A. Functional, rehabilitational, and medical care.
- **B. Skilled nursing, intermediate, and custodial care.**
- C. Professional, social, and economic care.
- D. Home-based, assisted living, and medical care.

Answer: B

Explanation:

Long-Term Care (LTC) insurance policies cover services for individuals who need assistance with activities of daily living (ADLs) or have severe cognitive impairments. The three primary levels of care in LTC policies are skilled nursing care (intensive medical care by licensed professionals), intermediate care (less intensive medical care with some nursing support), and custodial care (non-medical assistance with ADLs, such as bathing or dressing). These levels are standard in Oklahoma's LTC regulations and align with federal guidelines.

- * Option A: Incorrect. Professional, social, and economic care are not standard LTC levels.
- * Option B: Incorrect. While home-based and assisted living are settings for LTC, they are not levels of care; medical care is too vague.
- * Option C: Incorrect. Functional and rehabilitational care are not standard LTC categories; medical care is not specific enough.
- * Option D: Correct. Skilled nursing, intermediate, and custodial care are the recognized levels of care in LTC policies.

This question falls under the Prometric content outline section on "Long-Term Care (LTC) Policies," which includes knowledge of LTC services and coverage.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Long-Term Care Policies).

Oklahoma Insurance Department, Title 36 O.S. § 4426.1 (long-term care insurance regulations).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 125

What type of policy pays an amount per day for hospitalization directly to the insured regardless of the insured's other health insurance?

- A. Blanket
- B. Medigap
- **C. Hospital indemnity**
- D. Limited-amount per diem

Answer: C

Explanation:

A hospital indemnity policy pays a fixed daily, weekly, or monthly benefit directly to the insured for hospitalization, regardless of other

insurance coverage or actual expenses incurred. This is a supplemental policy common in Oklahoma (Title 36 O.S. § 4405).

- * Option A: Incorrect. "Limited-amount per diem" is not a standard insurance term.
- * Option B: Incorrect. Blanket policies cover groups for specific risks, not individual hospitalization benefits.
- * Option C: Incorrect. Medigap covers Medicare gaps, not fixed hospitalization payments.
- * Option D: Correct. Hospital indemnity policies pay a fixed amount per day for hospitalization.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 126

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