

Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Pass Guide, Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Discount Voucher

MD Accident, Health & Life Producer Exam A With Correct Questions And Answers 2024

contract of adhesion - Correct Answer-contracts that are prepared and submitted on a "take it or leave it" basis, are classified as:

The insurer - Correct Answer-A broker is first and foremost responsible to:

24 - Correct Answer-within how many months must a person be expected to die from a sickness in order to be classified as terminally ill?

noncontributory - Correct Answer-100% of the employees must participate in an employer's plan if it is:

estate conservation - Correct Answer-what term refers to taxes being paid from Life Insurance proceeds, so it isn't necessary to sell assets from an estate, to pay for them?

10 days - Correct Answer-john was just delivered his life insurance policy. how many days can he review it and decide if it is best for him to keep?

is intended to provide coverage on a date earlier than the date of the issuance of the policy - Correct Answer-the special significance of a conditional receipt is that it:

military personnel - Correct Answer-which would be eligible to obtain SGLI?

family plan - Correct Answer-a family can be covered under a single contract. what kind of policy would provide permanent life coverage on the breadwinner of a family and term coverage for their other family members?

interest sensitive - Correct Answer-bob wants to pay in more funds to shorten his premium paying period. which policy will give bob this flexibility?

securities and life - Correct Answer-george wants to sell variable insurance policies. what two licenses does he need?

paid up option - Correct Answer-adam has a whole life policy. he would like to use his dividends to pay off his policy. what dividend option should adam use?

fixed period - Correct Answer-which of the following is not a dividend option?

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q80-Q85):

NEW QUESTION # 80

To apply for a life or health insurance policy,

- A. the insured must report all information about family illnesses.
- B. all possible serious medical conditions must be diagnosed and recorded.
- C. a physical examination must be performed by a licensed physician.
- D. the insured individual's medical history may be reviewed and reported.

Answer: D

Explanation:

When applying for a life or health insurance policy in Oklahoma, the insurer's underwriting process typically involves reviewing the applicant's medical history to assess risk, as permitted under Title 36 O.S. § 1204. This may include questions about personal and family health, but not all family illnesses need to be reported unless specifically requested. Physical examinations are not always required, and undiagnosed conditions are not expected to be recorded; the applicant must disclose known conditions truthfully.

* Option A: Incorrect. Reporting all family illnesses is not mandatory unless relevant to underwriting questions.

* Option B: Incorrect. A physical exam is not always required; it depends on the insurer's underwriting guidelines.

* Option C: Incorrect. Undiagnosed conditions cannot be recorded; only known conditions are reported.

* Option D: Correct. The insured's medical history may be reviewed and reported during underwriting.

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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).

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

NEW QUESTION # 81

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. Hospital indemnity
- C. Medigap
- D. Limited-amount per diem

Answer: B

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 # 82

Which of the following is NOT a right of the life insurance policyowner?

- A. Borrow from the cash values.
- B. Select and change a beneficiary.
- C. **Revoke an absolute assignment.**
- D. Assign or transfer the policy.

Answer: C

Explanation:

A life insurance policyowner has several rights, including assigning or transferring the policy (e.g., through absolute or collateral assignment), borrowing against the cash value (in policies with cash value), and selecting or changing the beneficiary, as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4001 et seq.). However, an absolute assignment transfers all ownership rights to the assignee, and the original policyowner cannot unilaterally revoke it without the assignee's consent, as it is a complete transfer of ownership.

- * Option A: Incorrect (is a right). The policyowner can assign or transfer the policy to another party.
- * Option B: Incorrect (is a right). The policyowner can borrow against the cash value in policies like whole life or universal life.
- * Option C: Incorrect (is a right). The policyowner can select and change the beneficiary unless restricted (e.g., irrevocable beneficiary).
- * Option D: Correct (is not a right). An absolute assignment cannot be revoked by the original policyowner without the assignee's agreement.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers policyowner rights and assignments.

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

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (life insurance policy provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 83

In Oklahoma, a foreign insurer is one formed under the laws of

- A. Oklahoma or under the laws of a state geographically bordering Oklahoma.
- B. a country other than the United States.
- C. **another state or government of the United States.**
- D. Oklahoma.

Answer: C

Explanation:

In Oklahoma's Insurance Code (Title 36 O.S. § 105), a foreign insurer is defined as an insurance company formed under the laws of another U.S. state or territory. This distinguishes it from a domestic insurer (formed in Oklahoma) and an alien insurer (formed in a foreign country).

- * Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.
- * Option B: Incorrect. An insurer from a foreign country is an alien insurer.
- * Option C: Correct. A foreign insurer is formed under the laws of another U.S. state or government.
- * Option D: Incorrect. Geographic proximity is irrelevant; the definition is based on legal formation.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

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

Oklahoma Insurance Department, Title 36 O.S. § 105 (definitions of insurers).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 84

Which of the following is a common exclusion from coverage under a medical expense plan?

- A. Air travel in a private plane.
- B. Injury due to recreational sports.
- C. Injury due to auto accidents.
- D. Injury caused by repairs or renovations to one's own home.

Answer: A

Explanation:

Medical expense plans often include exclusions for high-risk activities or situations not typically covered under standard health insurance. A common exclusion is injuries or losses resulting from air travel in a private plane, as this is considered a hazardous activity. Other options, like auto accidents or recreational sports, are generally covered unless specifically excluded, and home repairs are not standard exclusions.

- * Option A: Correct. Air travel in a private plane is a common exclusion due to its high-risk nature.
- * Option B: Incorrect. Auto accident injuries are typically covered, often coordinated with auto insurance.
- * Option C: Incorrect. Recreational sports injuries are usually covered unless the policy specifies otherwise.
- * Option D: Incorrect. Injuries from home repairs are not commonly excluded in medical expense plans.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance exclusions.

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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 policy provisions).

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

NEW QUESTION # 85

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