

Quiz Efficient Ok-Life-Accident-and-Health-or-Sickness-Producer - Oklahoma Life, Accident, and Health or Sickness Producer Exam Valid Test Questions



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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q122-Q127):

NEW QUESTION # 122

How many employees are REQUIRED before an employer is subject to COBRA?

- A. 50 employees
- B. 30 employees
- C. 31 employees
- **D. 20 employees**

Answer: D

Explanation:

The Consolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.

C: § 1161 et seq.), requires employers with 20 or more employees to offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.

* Option A: Correct. COBRA applies to employers with 20 or more employees.

* Option B: Incorrect. 30 employees is not the threshold.

* Option C: Incorrect. 31 employees is not the specific requirement.

* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.

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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. § 6060.3 (health insurance regulations).

COBRA, 29 U.S.C. § 1161 et seq.

NEW QUESTION # 123

In regards to advertising, insurers are responsible for which of the following?

- **A. maintaining control over content and form**
- B. maintaining control over the cost of delivery.
- C. maintaining control of communications between agents.
- D. maintaining control over the cost of production.

Answer: A

Explanation:

Under Oklahoma insurance regulations (Title 36 O.S. § 1204 and O.A.C. 365:10-3-10), insurers are responsible for ensuring that all advertising materials comply with state laws, including maintaining control over the content and form to prevent misleading or deceptive practices. This includes ensuring advertisements are truthful, not disparaging, and compliant with regulatory standards.

* Option A: Correct. Insurers must control the content and form of advertising to ensure compliance.

* Option B: Incorrect. The cost of delivery is not a regulatory responsibility of insurers.

* Option C: Incorrect. The cost of production is an internal business matter, not a regulatory requirement.

* Option D: Incorrect. Communications between agents are not directly related to advertising content control.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers advertising regulations.

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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. § 1204; O.A.C. 365:10-3-10 (advertising rules).

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

NEW QUESTION # 124

In a life insurance cash value policy, the automatic premium loan provision authorizes the insurance company to withdraw from the policy's cash values the amount of

- A. any outstanding loans from any policies insured with the same insurance company.
- B. interest owed by the insured on outstanding policy loan amounts not repaid at the policy's maturity date.
- C. premiums needed to terminate the policy.
- **D. premiums due if the premium has not been paid by the end of the grace period.**

Answer: D

Explanation:

The automatic premium loan (APL) provision in a life insurance policy with cash value allows the insurer to automatically borrow from the policy's cash value to pay overdue premiums if the policyowner fails to pay by the end of the grace period (typically 31 days, per Title 36 O.S. § 4005). This prevents the policy from lapsing, provided sufficient cash value is available.

* Option A: Incorrect. The APL provision does not cover loans from other policies.

* Option B: Correct. The APL provision authorizes withdrawal to pay premiums due at the end of the grace period.

* Option C: Incorrect. The APL provision prevents termination, not facilitates it.

* Option D: Incorrect. Interest on policy loans is separate and not covered by the APL provision.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers automatic premium loans.

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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. § 4005 (grace period and related provisions).

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

NEW QUESTION # 125

Which of the following is NOT a requirement to become a resident producer or adjuster in Oklahoma?

- A. Be at least 18 years of age.
- B. Must be of good personal and business reputation.
- C. Live in Oklahoma for a period of 6 months or more.
- D. Successfully passing a licensing examination.

Answer: C

Explanation:

To become a resident insurance producer or adjuster in Oklahoma, as outlined in Title 36 O.S. § 1435.7 and § 1435.8, an applicant must: be at least 18 years old, be of good personal and business reputation (demonstrating trustworthiness and competency), successfully pass the required licensing examination, and be a resident of Oklahoma or intend to become one. However, there is no specific requirement to have lived in Oklahoma for 6 months or more prior to applying; residency is established by maintaining a principal place of residence or business in the state at the time of application.

* Option A: Correct (not a requirement). Living in Oklahoma for 6 months or more is not explicitly required; residency status is sufficient.

* Option B: Incorrect (is a requirement). Passing the licensing exam is mandatory.

* Option C: Incorrect (is a requirement). Applicants must be at least 18 years old.

* Option D: Incorrect (is a requirement). Good personal and business reputation is required.

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

Oklahoma Insurance Department, Title 36 O.S. § 1435.7, § 1435.8 (resident producer and adjuster licensing).

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

NEW QUESTION # 126

An insured with a major medical policy has a per cause deductible of \$100. Over the course of the year, the insured visits the doctor's office three times for injuries. Excluding the premium, what is the MINIMUM amount the insured MUST pay for the year if each visit costs \$200?

- A. \$100
- B. \$500
- C. \$300
- D. \$200

Answer: C

Explanation:

A per cause deductible means the insured pays a \$100 deductible for each separate medical condition or cause of treatment. The

insured visits the doctor three times for injuries, each costing \$200. Assuming each visit is for a different injury (to calculate the minimum amount, we consider the maximum number of deductibles), the insured pays a \$100 deductible per visit ($3 \text{ visits} \times \$100 = \$300$). If the policy includes coinsurance (not specified but common in major medical policies), additional costs may apply, but the question asks for the minimum amount, which is the total deductibles for three separate causes.

Calculation:

- * Visit 1: \$100 deductible (first injury).
- * Visit 2: \$100 deductible (second injury).
- * Visit 3: \$100 deductible (third injury).
- * Total: $\$100 \times 3 = \300 .

If all visits were for the same injury, only one \$100 deductible would apply, but the question implies separate causes to reach the minimum of \$300.

- * Option A: Incorrect. \$100 assumes one deductible for a single cause, not three visits.
- * Option B: Incorrect. \$200 does not account for three separate deductibles.
- * Option C: Correct. \$300 reflects a \$100 deductible for each of three separate injuries.
- * Option D: Incorrect. \$500 exceeds the minimum, possibly including coinsurance not specified.

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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. § 6060.3 (health insurance policy provisions).

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

NEW QUESTION # 127

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If you start to prepare for the Ok-Life-Accident-and-Health-or-Sickness-Producer exam from books, then you will find that the content is too broad for you to cope with the exam questions.

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