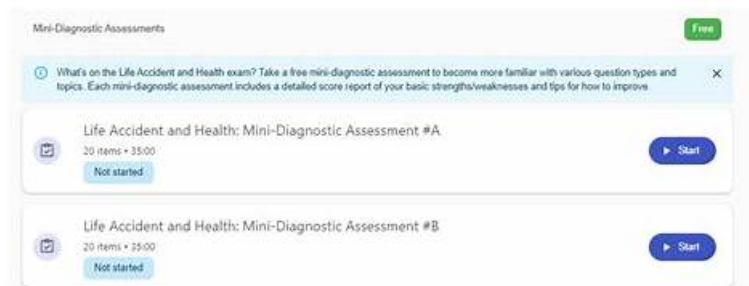


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### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q27-Q32):

#### NEW QUESTION # 27

Which of the following provisions allows a person to temporarily give up a portion of their ownership rights to secure a loan?

- A. Automatic premium loan.
- B. Entire contract.
- C. Reinstatement.
- D. Collateral assignment.

**Answer: D**

**Explanation:**

A collateral assignment is a provision in a life insurance policy that allows the policyowner to temporarily transfer certain ownership rights (e.g., the right to the death benefit or cash value) to a creditor as security for a loan. The assignee (creditor) has a claim to the policy proceeds up to the loan amount, but the policyowner retains other rights and regains full ownership once the loan is repaid.

- \* Option A: Incorrect. Reinstatement allows a lapsed policy to be restored under certain conditions, not related to securing a loan.
- \* Option B: Incorrect. The entire contract provision defines the policy and application as the complete agreement, not related to loans.
- \* Option C: Correct. Collateral assignment temporarily assigns policy rights to secure a loan, as per standard life insurance provisions.
- \* Option D: Incorrect. An automatic premium loan uses the policy's cash value to pay overdue premiums, not to secure an external loan.

This question is part of the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers ownership and assignment provisions.

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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 # 28

A policy that provides coverage for persons with chronic diseases or disabilities, and often covers nursing home care, home-based care, and respite care is known as

- **A. Long-Term Care insurance.**
- B. Group Health insurance.
- C. Medicaid insurance.
- D. Medicare insurance.

**Answer: A**

Explanation:

Long-Term Care (LTC) insurance is designed to cover services for individuals with chronic diseases or disabilities who need assistance with activities of daily living (ADLs) or have cognitive impairments. It often includes coverage for nursing home care, home-based care, assisted living, and respite care, as regulated in Oklahoma under Title 36 O.S. § 4426.1.

\* Option A: Incorrect. Medicare provides limited coverage for skilled nursing or home health care but not comprehensive LTC services.

\* Option B: Incorrect. Medicaid covers LTC for low-income individuals but is a government program, not a private insurance policy.

\* Option C: Correct. LTC insurance covers nursing home, home-based, and respite care for chronic conditions.

\* Option D: Incorrect. Group health insurance covers medical expenses but typically does not include LTC services.

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

:

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 # 29

Many Universal Life Policies will permit a partial surrender of cash value. The surrender amount would

- **A. not need to be repaid.**
- B. increase the cash value.
- C. increase the face amount.
- D. have to be repaid.

**Answer: A**

Explanation:

Universal life insurance is a flexible permanent life insurance product with a cash value component. A partial surrender allows the policyowner to withdraw a portion of the cash value, reducing both the cash value and, typically, the death benefit. Unlike a policy loan, a partial surrender does not need to be repaid, as it is a withdrawal of the policyowner's own funds.

\* Option A: Incorrect. Partial surrenders are not loans and do not require repayment.

\* Option B: Incorrect. A partial surrender reduces the death benefit, not increases the face amount.

\* Option C: Incorrect. A partial surrender decreases the cash value, not increases it.

\* Option D: Correct. The surrender amount does not need to be repaid, as it is a withdrawal.

This question aligns with the Prometric content outline under "Life Products," which covers universal life insurance features, including cash value options.

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

Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits and cash value).

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

### NEW QUESTION # 30

Employees covered by an employer health plan are issued an insurance

- **A. certificate.**
- B. covenant.
- C. contract.
- D. policy.

**Answer: A**

Explanation:

In group health insurance, the employer or group sponsor receives the master policy, while employees covered under the plan are issued a certificate of insurance, which summarizes their coverage but is not the policy itself, as per Oklahoma's regulations (Title 36 O.S. § 6060.3).

\* Option A: Incorrect. Employees do not receive individual policies; the employer holds the master policy.

\* Option B: Incorrect. The contract is the master policy, not issued to employees.

\* Option C: Incorrect. "Covenant" is not an insurance term.

\* Option D: Correct. Employees receive a certificate of insurance.

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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 (group health insurance provisions).

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

### NEW QUESTION # 31

In terms of consideration, in which of the following circumstances is a health insurance contract effective?

- A. When the contract has been signed by both the insured and the insurance company.
- **B. When the insured pays the premium and the policy is issued as applied for.**
- C. When the insured pays the premium for a plan.
- D. When the insurance company provides the services promised in the contract.

**Answer: B**

Explanation:

In insurance, a contract is effective when there is mutual consideration, offer, acceptance, and a meeting of the minds. For a health insurance contract, this occurs when the insured pays the initial premium (consideration from the insured) and the insurer issues the policy as applied for (acceptance by the insurer), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The policy becomes binding at this point, assuming all other conditions (e.g., underwriting approval) are met.

\* Option A: Incorrect. Providing services occurs during claims, not when the contract is effective.

\* Option B: Incorrect. Paying the premium alone is not sufficient without policy issuance.

\* Option C: Correct. The contract is effective when the premium is paid and the policy is issued as applied for.

\* Option D: Incorrect. Signing by both parties is not typically required; issuance and premium payment suffice.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers contract formation in health insurance.

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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. § 4401 (health insurance contracts).  
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## NEW QUESTION # 32

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