

Ok-Life-Accident-and-Health-or-Sickness-Producer exam study material & Ok-Life-Accident-and-Health-or-Sickness-Producer exam guide files & Ok-Life-Accident-and-Health-or-Sickness-Producer latest pdf vce

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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Quiz 2026 Unparalleled Insurance Licensing Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q22-Q27):

NEW QUESTION # 22

Premiums paid by the insured for personally owned disability income insurance are

- A. tax deferred.
- **B. not tax deductible.**
- C. tax deductible.
- D. partially tax deductible.

Answer: B

Explanation:

According to IRS guidelines (Publication 502), premiums paid by an individual for personally owned disability income insurance are not tax deductible as medical expenses or otherwise, unlike certain health insurance premiums. However, benefits received from such policies are generally tax-free if the insured paid the premiums with after-tax dollars.

- * Option A: Correct. Premiums for personally owned disability insurance are not tax deductible.
- * Option B: Incorrect. Premiums are not deductible for disability income insurance.
- * Option C: Incorrect. There is no partial deduction for these premiums.
- * Option D: Incorrect. Tax deferral applies to certain investment products, not disability premiums.

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

IRS Publication 502 (Medical and Dental Expenses).

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

NEW QUESTION # 23

To be eligible for a small group health insurance plan, a company may NOT have more than how many employees?

- A. 0
- **B. 1**
- C. 2
- D. 3

Answer: B

Explanation:

In Oklahoma, a small group health insurance plan is defined under Title 36 O.S. § 6512 as coverage for employers with 2 to 50 employees, aligning with federal standards under the Affordable Care Act (ACA).

Companies with more than 50 employees are considered large groups and subject to different regulations.

- * Option A: Incorrect. 2 employees is the minimum for a small group plan, not the maximum.
- * Option B: Incorrect. 10 employees is below the maximum limit.
- * Option C: Incorrect. 40 employees is within the small group range.
- * Option D: Correct. A company with more than 50 employees is not eligible for a small group plan.

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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. § 6512 (small group health insurance).

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

NEW QUESTION # 24

A whole life insurance policy issued by a mutual insurer that provides a return of divisible surplus is called a

- A. continuous premium whole life insurance policy
- **B. participating whole life insurance policy**
- C. limited pay whole life insurance policy
- D. straight whole life insurance policy

Answer: B

Explanation:

A participating whole life insurance policy issued by a mutual insurer allows policyholders to receive a return of divisible surplus in the form of dividends, which reflect the insurer's excess profits. This is a feature of mutual insurers, as defined in Oklahoma's regulations (Title 36 O.S. § 4002). Limited pay, continuous premium, and straight whole life policies do not inherently include dividends.

* Option A: Incorrect. Limited pay whole life has a shorter premium payment period, not necessarily dividends.

* Option B: Correct. A participating whole life policy provides dividends from surplus.

* Option C: Incorrect. Continuous premium whole life refers to lifelong premium payments, not dividends.

* Option D: Incorrect. Straight whole life is a general term, not specific to dividends.

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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. § 4002 (life insurance products).

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

NEW QUESTION # 25

Generally, all of the following apply to group life insurance EXCEPT

- A. individual underwriting is not required.
- B. it is priced according to the risk factors of the group.
- **C. the insured pays a higher rate for the group policy.**
- D. evidence of insurability is not required.

Answer: C

Explanation:

Group life insurance is typically provided through an employer or organization, covering multiple individuals under a single master policy. It does not require individual underwriting or evidence of insurability for most members, and premiums are based on the group's overall risk factors (e.g., age, occupation), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4101 et seq.). A key advantage is that group policies generally have lower rates per individual compared to individual policies due to risk pooling, making the statement that insureds pay a higher rate incorrect.

* Option A: Incorrect (applies). Individual underwriting is not required; the group is assessed as a whole.

* Option B: Incorrect (applies). Evidence of insurability is typically not required for standard group coverage.

* Option C: Incorrect (applies). Pricing is based on the group's risk factors.

* Option D: Correct (does not apply). Group life insurance rates are generally lower, not higher, than individual policies.

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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. § 4101 et seq. (group life insurance provisions).

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

NEW QUESTION # 26

Which of the following is a core benefit of Medicare supplemental insurance?

- A. At-home recovery.
- B. Preventive care.
- C. Basic drugs limit of \$1,250.
- **D. First 3 pints of blood each year.**

Answer: D

NEW QUESTION # 27

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