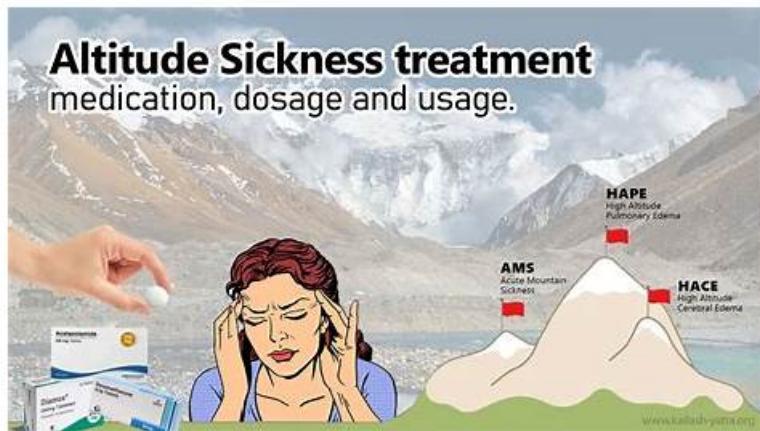


# Ok-Life-Accident-and-Health-or-Sickness-Producer High Quality & Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Dumps Files



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>> Ok-Life-Accident-and-Health-or-Sickness-Producer High Quality <<

## Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam | Ok-Life-Accident-and-Health-or-Sickness-Producer High Quality - Purchasing Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Dumps Files Safely and Easily

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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q46-Q51):

### NEW QUESTION # 46

According to the IRS, which premiums may be tax deductible as a medical expense if the taxpayer's medical expenses exceed 10% of their adjusted gross income?

- A. Group Disability Insurance premiums
- B. Accidental Death and Dismemberment Insurance premiums
- C. Long-Term Care Insurance premiums

- D. Personal Disability Income Insurance premiums

**Answer: C**

Explanation:

Per IRS Publication 502, Long-Term Care (LTC) insurance premiums are considered qualified medical expenses and may be tax deductible if the taxpayer's total medical expenses exceed 10% of their adjusted gross income (AGI), subject to age-based limits on the deductible amount. Premiums for disability income insurance (group or personal) and accidental death and dismemberment (AD&D) insurance are not deductible as medical expenses, as they do not directly relate to medical care.

- \* Option A: Correct. LTC insurance premiums are deductible as medical expenses, subject to limits.
- \* Option B: Incorrect. Group disability insurance premiums are not deductible as medical expenses.
- \* Option C: Incorrect. Personal disability income insurance premiums are not deductible.
- \* Option D: Incorrect. AD&D insurance premiums are not deductible as medical expenses.

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

IRS Publication 502 (Medical and Dental Expenses, LTC premiums).

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

**NEW QUESTION # 47**

A license is NOT required when you are

- A. providing referrals.
- B. selling insurance.
- C. soliciting insurance.
- D. negotiating insurance.

**Answer: A**

Explanation:

In Oklahoma, an insurance producer license is required for activities defined as transacting insurance, which includes selling, soliciting, or negotiating insurance contracts (Title 36 O.S. § 1435.2). Providing referrals (e.g., passing along contact information without discussing insurance products) does not constitute transacting insurance and does not require a license, provided no compensation is tied to the sale.

- \* Option A: Correct. Providing referrals does not require a license if it avoids solicitation or negotiation.
- \* Option B: Incorrect. Selling insurance requires a producer license.
- \* Option C: Incorrect. Negotiating insurance requires a producer license.
- \* Option D: Incorrect. Soliciting insurance requires a producer license.

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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. § 1435.2 (definition of transacting insurance).

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

**NEW QUESTION # 48**

The change of beneficiary provision states that the insured has the right to change the beneficiary unless the beneficiary is

- A. power of attorney.
- B. irrevocable.
- C. deceased.
- D. uninsurable.

**Answer: B**

Explanation:

The change of beneficiary provision allows the policyowner (often the insured) to change the beneficiary at any time unless the beneficiary is designated as irrevocable. An irrevocable beneficiary cannot be changed without their consent, as specified in Oklahoma's life insurance regulations (Title 36 O.S. § 4001 et seq.).

- \* Option A: Incorrect. Insurability of the beneficiary does not affect the right to change them.

\* Option B: Correct. An irrevocable beneficiary cannot be changed without their consent.

\* Option C: Incorrect. Power of attorney affects legal authority, not beneficiary changes.

\* Option D: Incorrect. A deceased beneficiary can be replaced without restriction.

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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. (beneficiary provisions).

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

#### **NEW QUESTION # 49**

The insurer will issue to the policyowner, for delivery to each person insured under a group life policy, an individual:

- A. certificate.
- B. policy.
- C. rider.
- D. application.

#### **Answer: A**

Explanation:

Under Oklahoma law (Title 36 O.S. § 4105), for group life insurance, the insurer issues a master policy to the group policyowner (e.g., employer). Each insured individual receives a certificate of insurance, which summarizes the coverage provided under the master policy but is not a separate policy itself.

\* Option A: Incorrect. An individual policy is not issued; the master policy covers the group.

\* Option B: Correct. A certificate is issued to each insured person under a group life policy.

\* Option C: Incorrect. An application is part of the enrollment process, not issued to insureds.

\* Option D: Incorrect. A rider modifies a policy, not issued to insured individuals.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers group life insurance 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. § 4105 (group life insurance provisions).

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

#### **NEW QUESTION # 50**

Under the unpaid premium Uniform Optional Provision, if there is an unpaid premium at the time a health claim becomes payable, then the

- A. premium is deducted from the claim
- B. policy is cancelled.
- C. claim is denied.
- D. claim is delayed until payment of the premium

#### **Answer: A**

Explanation:

The unpaid premium Uniform Optional Provision in health insurance policies, as recognized in Oklahoma (Title 36 O.S. § 4405), allows the insurer to deduct any unpaid premiums from a claim payment if a claim becomes payable while premiums are overdue. This ensures the policy remains in force and the claim is paid, net of the owed premium.

\* Option A: Incorrect. The claim is not denied; the premium is deducted from the payment.

\* Option B: Incorrect. The policy is not cancelled; the unpaid premium is addressed via the claim.

\* Option C: Correct. The unpaid premium is deducted from the claim payment.

\* Option D: Incorrect. The claim is not delayed; the premium is settled with the claim payment.

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

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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).  
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## NEW QUESTION # 51

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