

# Ok-Life-Accident-and-Health-or-Sickness-Producer valid exam cram & Ok-Life-Accident-and-Health-or-Sickness-Producer training pdf torrent & Ok-Life-Accident-and-Health-or-Sickness-Producer actual test dumps

## LIFE, ACCIDENT AND HEALTH OR SICKNESS EXAM 2024 LATEST VERSION QUESTIONBANK ACTUAL EXAM QUESTIONS WITH CORRECT DETAILED ANSWERS

A Long Term care insurance rider can include coverage for all of the following EXCEPT : **Correct Answer** Hospital acute care

Which statement best describes a life insurance policy dividend ?  
**Correct Answer** Legally defined as a return of excess premium and not taxable.

Which of the following information is not required to be communicated in a life insurance contract? **Correct Answer** Personal judgment

When are parties to a contract required to communicate information solely based on personal judgment for a matter in question? **Correct Answer** Never

After the deductible is paid , what percentage of the balance of approved charge does Medicare part A pay ? **Correct Answer** 80%

Medicare Part A provides coverage for all of the following , EXCEPT : **Correct Answer** Physician services

Benefits under social security are available only for workers who are **Correct Answer** Fully insured ( 40 quarters of coverage )

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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q91-Q96):

### NEW QUESTION # 91

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

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

**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 # 92

Returning part of the commission or giving anything of value to the insured as an inducement to buy a policy is

- A. controlled business.
- B. coercion.
- C. rebating.
- D. defamation.

**Answer: C**

Explanation:

Rebating is the practice of offering or returning part of a commission, premium, or anything of value to an insured as an inducement to purchase an insurance policy. It is prohibited in Oklahoma under the Unfair Trade Practices Act (Title 36 O.S. § 1204) to ensure fair competition and prevent undue influence.

- \* Option A: Incorrect. Coercion involves forcing someone to buy insurance, not offering inducements.
- \* Option B: Incorrect. Defamation is making false statements harming reputation, not related to inducements.
- \* Option C: Correct. Rebating involves giving value to induce a policy purchase.
- \* Option D: Incorrect. Controlled business refers to writing insurance primarily for oneself or close associates, not inducements.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

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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 (unfair trade practices).

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

### NEW QUESTION # 93

One advantage of a whole life insurance policy is that it offers

- A. Initial lower premiums.
- B. Liberal underwriting guidelines.
- C. Variable premium amounts.
- **D. Permanent coverage.**

**Answer: D**

Explanation:

A whole life insurance policy provides permanent coverage for the insured's entire life, as long as premiums are paid, along with a guaranteed death benefit and cash value accumulation. This is a key advantage over term life, which is temporary. Whole life premiums are typically higher than term life, and underwriting guidelines or premium flexibility depend on the insurer, not the product itself.

\* Option A: Incorrect. Underwriting guidelines vary by insurer, not by policy type.

\* Option B: Incorrect. Whole life has higher initial premiums compared to term life.

\* Option C: Incorrect. Whole life typically has fixed premiums, unlike universal life, which offers variable premiums.

\* Option D: Correct. Permanent coverage is a primary advantage of whole life insurance.

This question falls under the Prometric content outline section on "Life Products," which covers the benefits of whole life insurance.

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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 # 94

The type of insurance used to indemnify a firm for the loss of earnings brought about by the death or disability of an officer or other significant employee is

- **A. key person.**
- B. business overhead.
- C. employee welfare.
- D. business continuation life.

**Answer: A**

Explanation:

Key person insurance is a life or disability insurance policy purchased by a business to protect against financial loss due to the death or disability of a critical employee or officer (e.g., a CEO or top salesperson).

The business is the policyowner and beneficiary, receiving the death benefit or disability payments to offset lost earnings or replacement costs.

\* Option A: Incorrect. Business continuation life typically refers to buy-sell agreements, not key person coverage.

\* Option B: Incorrect. Business overhead insurance covers ongoing business expenses during an owner's disability, not key employees.

\* Option C: Correct. Key person insurance indemnifies a firm for losses due to a key employee's death or disability.

\* Option D: Incorrect. Employee welfare plans focus on employee benefits, not indemnifying the firm for losses.

This question aligns with the Prometric content outline under "Life Products," which covers business insurance products.

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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 # 95

Unlike HMO plans, PPO plan members MOST often

- **A. have more choices of doctors and medical service providers.**
- B. must designate a primary care physician.
- C. can see a physician on a walk-in basis.
- D. receive no medical benefits while traveling to other states.

**Answer: A**

Explanation:

Preferred Provider Organizations (PPOs) and Health Maintenance Organizations (HMOs) are two common types of managed care plans in health insurance. According to standard insurance study materials for the Oklahoma Life, Accident, and Health or Sickness Producer exam, a key distinction between PPOs and HMOs lies in the flexibility of provider choice. PPOs allow members to choose from a broader network of doctors and medical service providers, both in-network and out-of-network, without requiring a referral from a primary care physician. HMOs, in contrast, typically restrict members to in-network providers and require a designated primary care physician to coordinate care.

\* Option A: Incorrect. PPO plans often provide coverage for out-of-state medical services, especially within their network or through out-of-network benefits, though at potentially higher costs. This is not a defining characteristic compared to HMOs.

\* Option B: Correct. PPOs are known for offering more choices of doctors and medical service providers, as they do not mandate a primary care physician or referrals for specialists, unlike HMOs.

\* Option C: Incorrect. HMOs require members to designate a primary care physician, while PPOs do not.

\* Option D: Incorrect. While PPOs offer flexibility, the ability to see a physician on a walk-in basis is not a standard feature distinguishing them from HMOs, as both may vary in appointment requirements.

This aligns with the Prometric exam content outline under "Health Providers and Products," which emphasizes understanding differences between health insurance plans like HMOs and PPOs.

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

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (regulations on managed care plans).

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

## NEW QUESTION # 96

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Appropriately, we can wrap up this post with the way that the test centers around the material that is essential to handily clear your Oklahoma Life, Accident, and Health or Sickness Producer Exam certification exam. You can trust the material and set aside an edge to zero in on those before you win eventually over the last Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam dates. To get it, find the source that assists you with getting the right test and spotlight on material agreeable for you for organizing the Oklahoma Life, Accident, and Health or Sickness Producer Exam exam.

**Ok-Life-Accident-and-Health-or-Sickness-Producer Frenquent Update:** <https://www.actualtestpdf.com/Insurance-Licensing/Ok-Life-Accident-and-Health-or-Sickness-Producer-practice-exam-dumps.html>

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