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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q99-Q104):

NEW QUESTION # 99

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. Accidental Death and Dismemberment Insurance premiums
- **B. Long-Term Care Insurance premiums**
- C. Personal Disability Income Insurance premiums
- D. Group Disability Insurance premiums

Answer: B

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 # 100

Under the Fair Credit Reporting Act, a consumer report includes

- **A. communication of information by a consumer reporting agency bearing on a consumer's credit standing, worthiness, or personal characteristics.**
- B. any report containing information solely as to transactions between the consumer and the person making the report.
- C. communication of information among persons related by common ownership.
- D. any authorizations or approval of a specific extension of credit, directly or indirectly, by the issuer of a credit card.

Answer: A

Explanation:

The Fair Credit Reporting Act (FCRA) (15 U.S.C. § 1681) defines a consumer report as information communicated by a consumer reporting agency that bears on a consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, used to determine eligibility for credit, insurance, or employment. This is relevant in insurance underwriting for consumer reports.

- * Option A: Incorrect. Information among related entities is not a consumer report.
- * Option B: Incorrect. Transaction reports between the consumer and the reporter are excluded from the FCRA definition.
- * Option C: Correct. A consumer report includes information on credit standing and personal characteristics from a reporting agency.
- * Option D: Incorrect. Credit card authorizations are not consumer reports under FCRA.

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

Fair Credit Reporting Act, 15 U.S.C. § 1681 (definition of consumer report).

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

NEW QUESTION # 101

A deliberate lie by an insured to the insurer to obtain a lower premium is an example of

- A. omission.
- **B. fraud.**
- C. concealment.

- D. aleatory.

Answer: B

Explanation:

A deliberate lie by an insured to obtain a lower premium constitutes fraud, defined in Oklahoma's Insurance Code (Title 36 O.S. § 1204) as an intentional misrepresentation of material facts to deceive the insurer. Fraud can lead to policy rescission or legal penalties.

* Option A: Incorrect. Omission is failing to disclose information, not actively lying.

* Option B: Correct. A deliberate lie to lower premiums is fraud.

* Option C: Incorrect. Concealment is withholding material information, not providing false information.

* Option D: Incorrect. Aleatory refers to the uncertain nature of insurance contracts, not misrepresentation.

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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 # 102

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 continuation life.
- C. employee welfare.
- D. business overhead.

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 # 103

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

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

Answer: C

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).

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NEW QUESTION # 104

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