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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q134-Q139):

NEW QUESTION # 134

In addition to the application, MIB, or consumer reports, underwriters can acquire information from all of the following EXCEPT

- A. medical questionnaires.
- B. attending physician statements.
- C. **genetic testing**
- D. physical examinations.

Answer: C

Explanation:

Underwriters use various sources to assess an applicant's risk, including the application, Medical Information Bureau (MIB) reports, consumer reports, medical questionnaires, attending physician statements (APS), and physical examinations, as permitted under Oklahoma's underwriting practices (Title 36 O.S. § 1204).

However, genetic testing is generally restricted or prohibited for life and health insurance underwriting due to federal and state laws, such as the Genetic Information Nondiscrimination Act (GINA) of 2008, which limits the use of genetic information in health insurance decisions.

- * Option A: Incorrect. Medical questionnaires are a standard underwriting tool.
- * Option B: Incorrect. Attending physician statements provide medical history and are commonly used.
- * Option C: Incorrect. Physical examinations are often required for underwriting.
- * Option D: Correct. Genetic testing is typically not allowed for underwriting due to legal restrictions.

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

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

Genetic Information Nondiscrimination Act (GINA), 42 U.S.C. § 2000ff et seq.

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

NEW QUESTION # 135

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

- A. Variable premium amounts.
- B. Liberal underwriting guidelines.
- C. Initial lower premiums.
- 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 # 136

With the exception of non-payment of premiums, no life insurance policy shall be contestable after it has been in force during the lifetime of the insured for

- A. **2 years.**
- B. 4 years.
- C. 3 years.
- D. 5 years.

Answer: A

Explanation:

The incontestable clause, mandated in Oklahoma (Title 36 O.S. § 4004), states that a life insurance policy cannot be contested by the insurer after it has been in force for 2 years during the insured's lifetime, except for non-payment of premiums. This limits the insurer's ability to deny claims based on application misstatements after this period.

- * Option A: Correct. The contestable period is 2 years.
- * Option B: Incorrect. 3 years exceeds the standard period.
- * Option C: Incorrect. 4 years is not the required timeframe.
- * Option D: Incorrect. 5 years is too long for the contestable period.

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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. § 4004 (incontestability provision).

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

NEW QUESTION # 137

How many days does the insured have to notify the insurer to add a newly-born child to continue coverage?

- A. 21 days.
- **B. 31 days.**
- C. 14 days.
- D. 30 days.

Answer: B

Explanation:

In life and health insurance policies with family or dependent coverage riders, Oklahoma insurance regulations typically allow a 31-day period for the insured to notify the insurer of a newly-born child to add them to the policy for continued coverage. This aligns with standard provisions for automatic coverage of newborns, which often provide temporary coverage from birth (e.g., for 31 days) before requiring formal notification and premium adjustment to maintain coverage.

* Option A: Correct. The insured has 31 days to notify the insurer to add a newly-born child, consistent with standard policy provisions and Oklahoma regulations.

* Option B: Incorrect. 30 days is not the standard timeframe in Oklahoma for this purpose.

* Option C: Incorrect. 21 days is too short and not aligned with typical insurance provisions.

* Option D: Incorrect. 14 days is insufficient for the notification period in most policies.

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

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

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (life and health insurance policy provisions).

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

NEW QUESTION # 138

An insurance producer sells fake policies and gambles the premium payments at a casino. Which entity would not be involved in the investigation?

- **A. Securities Exchange Commission**
- B. Oklahoma Insurance Department Anti-Fraud Unit
- C. Oklahoma State Bureau of Investigation
- D. Oklahoma Attorney General

Answer: A

Explanation:

Selling fake insurance policies and misappropriating premiums is a fraudulent act under Oklahoma's Insurance Code (Title 36 O.S. § 1204, § 1435.13), classified as a felony. The Oklahoma Insurance Department Anti-Fraud Unit investigates insurance fraud, the Oklahoma State Bureau of Investigation handles criminal investigations, and the Oklahoma Attorney General may prosecute or

oversee legal actions.

The Securities Exchange Commission (SEC) regulates securities markets, not insurance fraud, unless securities are involved (which is not indicated here).

- * Option A: Incorrect. The Attorney General may be involved in prosecution.
- * Option B: Incorrect. The State Bureau of Investigation handles criminal fraud cases.
- * Option C: Incorrect. The Anti-Fraud Unit directly investigates insurance fraud.
- * Option D: Correct. The SEC is not typically involved in insurance fraud investigations.

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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, § 1435.13 (fraud and penalties).

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NEW QUESTION # 139

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