

# Updated Ok-Life-Accident-and-Health-or-Sickness-Producer Reasonable Exam Price & Leader in Qualification Exams & Newest Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam

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## Accident And Health Producer Exam Questions With Latest Answers 2024

When meeting with a prospect to discuss life insurance, Agent Tyler makes disparaging comments about the financial stability and reputation of a competitor to dissuade the prospect from purchasing its policies. Which unfair trade practice has Agent Tyler committed?

- A) Defamation
- B) Rebating
- C) Unfair Discrimination
- D) Coercion - correct answer.

ABC Insurance Company fires Renee, a producer. She continues to interview prospects, make sales presentations with company materials, and collect premiums. When dealing with Renee, the prospects believe that she has what kind of authority from ABC?

- A) Apparent
- B) Actual
- C) Implied
- D) Express - correct answer.

What is the goal of the relation of earnings to insurance provision?

- A) assure the insured that complete coverage is being provided
- B) avoid overinsurance
- C) Permit the insured to collect disability income benefits that exceed pre-disability income
- D) protect the insurer against adverse selection - correct answer.

Which level of long-term care provides ongoing care that is necessary to address a person's condition but is not needed 24 hours a day?

- A) Remedial care
- B) skilled nursing care
- C) intermediate care
- D) custodial care - correct answer.

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### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q42-Q47):

#### NEW QUESTION # 42

Spouses want to purchase a life insurance policy that will pay benefits at the death of the first spouse. This is an example of a

- A. universal life policy.
- B. **joint life policy.**
- C. survivorship life policy.
- D. variable life policy.

#### Answer: B

Explanation:

A joint life policy(also called a first-to-die policy) covers two or more individuals (e.g., spouses) and pays the death benefit upon the death of the first insured. This contrasts with a survivorship life policy(second-to-die), which pays after both insureds die. Joint life policies are used for purposes like mortgage protection or family income needs (Title 36 O.S. § 4002).

\* Option A: Correct. A joint life policy pays benefits at the first spouse's death.

\* Option B: Incorrect. A variable life policy is a permanent policy with investment options, not tied to joint coverage.

\* Option C: Incorrect. A universal life policy is flexible permanent insurance, not specifically joint.

\* Option D: Incorrect. A survivorship life policy pays after both spouses die.

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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 # 43

Under the Fair Credit Reporting Act, a consumer report includes

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

#### Answer: C

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 # 44**

Under a Long-Term Care policy, all of the following are Activities of Daily Living EXCEPT

- A. toileting
- **B. talking**
- C. dressing
- D. eating

**Answer: B**

Explanation:

Long-Term Care (LTC) policies cover services for individuals who need assistance with Activities of Daily Living (ADLs), which are basic self-care tasks. Oklahoma regulations (O.A.C. 365:10-5-44) and federal standards define ADLs as including dressing, eating, toileting, bathing, transferring, and continence. Talking is not considered an ADL, as it is not a fundamental self-care activity.

\* Option A: Incorrect. Dressing is an ADL.

\* Option B: Correct. Talking is not an ADL.

\* Option C: Incorrect. Eating is an ADL.

\* Option D: Incorrect. Toileting is an ADL.

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

Oklahoma Insurance Department, O.A.C. 365:10-5-44 (LTC policy standards).

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

#### **NEW QUESTION # 45**

Which of the following is one of the MAIN tasks of a field underwriter?

- A. Obtaining a Medical Information Bureau (MIB) report.
- B. Approving an individual's policy.
- **C. Ensure the accuracy and completeness of an individual's medical information.**
- D. Editing an applicant's report to ensure approval.

**Answer: C**

Explanation:

A field underwriter, typically an insurance producer, gathers initial information from applicants to assess their insurability and ensure the application is accurate and complete. A main task is ensuring the accuracy and completeness of an individual's medical information, as this is critical for the insurer's underwriting decision. Field underwriters do not approve policies or edit reports to guarantee approval; they facilitate the process by providing reliable data.

\* Option A: Incorrect. Editing reports to ensure approval is unethical and not a field underwriter's role.

\* Option B: Incorrect. Approving policies is the role of the insurer's underwriting department, not the field underwriter.

\* Option C: Correct. Ensuring accuracy and completeness of medical information is a key task of a field underwriter.

\* Option D: Incorrect. Obtaining an MIB report is typically done by the insurer, not the field underwriter.

This question aligns with the Prometric content outline under "Underwriting," which covers the role of field underwriters.

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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).

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

#### **NEW QUESTION # 46**

Which of the following is NOT a key factor in underwriting life insurance?

- A. Family history.
- B. Tobacco use.
- C. Age.
- D. Marital status.

**Answer: D**

Explanation:

Life insurance underwriting assesses risk based on factors like age (affects mortality risk), family history (indicates hereditary conditions), and tobacco use (increases health risks), as outlined in Oklahoma's underwriting practices (Title 36 O.S. § 1204). Marital status is not a key factor, as it has minimal impact on mortality risk, though it may be noted for beneficiary or financial planning purposes.

- \* Option A: Incorrect. Age is a key underwriting factor.
- \* Option B: Incorrect. Family history is a key underwriting factor.
- \* Option C: Incorrect. Tobacco use is a key underwriting factor.
- \* Option D: Correct. Marital status is not a key underwriting factor.

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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).

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#### **NEW QUESTION # 47**

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