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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q41-Q46):

NEW QUESTION # 41

The insured is dissatisfied with the handling of a claim. How long does the insured have to bring a lawsuit against the insurer?

- A. 3 years
- **B. 5 years**
- C. 7 years
- D. 1 year

Answer: B

Explanation:

Under Oklahoma's statute of limitations for insurance contracts (Title 12 O.S. § 95), an insured has 5 years to bring a lawsuit against an insurer for breach of contract, such as dissatisfaction with claim handling, unless the policy specifies a shorter period (minimum 1 year per Title 36 O.S. § 3617).

* Option A: Incorrect. 1 year is the minimum allowed by policy terms, not the general statute.

* Option B: Incorrect. 3 years applies to some torts, not insurance contracts.

* Option C: Correct. The statute of limitations is 5 years for insurance contract disputes.

* Option D: Incorrect. 7 years exceeds the standard limitation period.

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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 12 O.S. § 95 (statute of limitations); Title 36 O.S. § 3617 (policy limitations).

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

NEW QUESTION # 42

Misrepresenting the advantages and benefits of a new policy to induce replacement of an existing policy is

- **A. twisting.**
- B. rebating.
- C. defamation.
- D. forfeiting.

Answer: A

Explanation:

Twisting is the unethical practice of using misrepresentation or incomplete information to persuade an insured to replace an existing policy with a new one, often to their detriment. It is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204) to protect consumers from deceptive sales practices.

* Option A: Incorrect. Rebating involves offering a portion of the premium or other inducements to purchase insurance.

* Option B: Correct. Twisting involves misrepresenting benefits to induce policy replacement.

* Option C: Incorrect. Defamation is making false statements harming someone's reputation, not policy replacement.

* Option D: Incorrect. Forfeiting is not a term related to policy replacement practices.

This question aligns with the Prometric content outline under "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 # 43

Which life insurance rider is designed to permit young individuals to be able to purchase additional insurance as they grow older, regardless of insurability?

- A. Cost of living rider.

- **B. Guaranteed insurability rider.**
- C. Impairment rider.
- D. Multiple indemnity rider.

Answer: B

Explanation:

The guaranteed insurability rider allows the insured, typically younger individuals, to purchase additional life insurance at specified future dates or life events (e.g., marriage, childbirth) without proving insurability, ensuring coverage despite health changes. This is a common rider in life insurance policies (Title 36 O.S. § 4001 et seq.).

- * Option A: Incorrect. A cost of living rider adjusts the death benefit for inflation, not additional coverage.
- * Option B: Correct. The guaranteed insurability rider allows additional insurance without insurability proof.
- * Option C: Incorrect. An impairment rider excludes specific conditions, not related to additional coverage.
- * Option D: Incorrect. A multiple indemnity rider increases benefits for accidental death, not additional coverage.

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

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

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

NEW QUESTION # 44

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

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

Answer: C

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 # 45

All of the following are DISADVANTAGES of replacing an older health policy EXCEPT

- A. proving insurability.
- **B. the old policy does not meet policyowner's needs.**
- C. a new contestability period.
- D. preexisting conditions.

Answer: B

Explanation:

Replacing an older health insurance policy involves terminating an existing policy and purchasing a new one, which can have disadvantages such as proving insurability (new underwriting), a new contestability period (typically 2 years for misstatements), and potential exclusions for preexisting conditions under the new policy, as regulated in Oklahoma (O.A.C. 365:10-3-16). However, if

the old policy no longer meets the policyowner's needs, replacing it is an advantage, not a disadvantage.

* Option A: Incorrect (is a disadvantage). Proving insurability may result in higher premiums or denial.

* Option B: Incorrect (is a disadvantage). A new contestability period restarts the insurer's ability to contest claims.

* Option C: Incorrect (is a disadvantage). Preexisting conditions may face new exclusions or waiting periods.

* Option D: Correct (is not a disadvantage). Replacing a policy that doesn't meet needs is a benefit of replacement.

This question aligns with the Prometric content outline under "Considerations in Replacing Insurance," which covers the implications of policy replacement.

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

Oklahoma Insurance Department, O.A.C. 365:10-3-16 (replacement regulations).

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

NEW QUESTION # 46

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