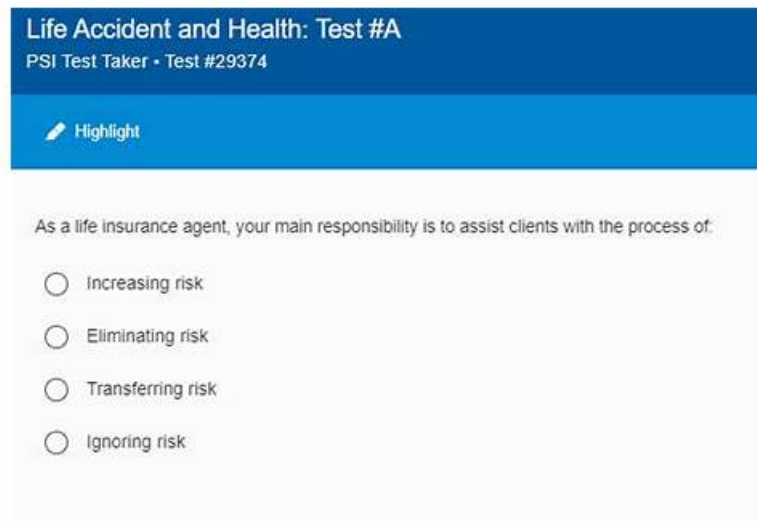



# Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Test Pass4sure - Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Exam Labs



Life Accident and Health: Test #A  
PSI Test Taker • Test #29374

 Highlight

As a life insurance agent, your main responsibility is to assist clients with the process of:

- ☐ Increasing risk
- ☐ Eliminating risk
- ☐ Transferring risk
- ☐ Ignoring risk

In order to allow our customers to better understand our Ok-Life-Accident-and-Health-or-Sickness-Producer quiz prep, we will provide clues for customers to download in order to understand our Ok-Life-Accident-and-Health-or-Sickness-Producer exam torrent in advance and see if our products are suitable for you. As long as you have questions, you can send us an email and we have staff responsible for ensuring 24-hour service to help you solve your problems. We do not charge extra service fees, but the service quality is high. Your satisfaction is the greatest affirmation for us and we sincerely serve you. Our Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Guide deliver the most important information in a simple, easy-to-understand language that you can learn efficiently learn with high quality. Whether you are a student or an in-service person, our Ok-Life-Accident-and-Health-or-Sickness-Producer exam torrent can adapt to your needs.

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## Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Exam Labs, Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Vce

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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q58-Q63):

### NEW QUESTION # 58

A person whose life is insured under a group insurance policy has the right to designate a beneficiary and the right to

- **A. have an individual policy issued in the case of termination of employment.**
- B. convert the premiums to a different policy.
- C. cash in the surrender value.
- D. remain as an insured in the case of termination of employment.

**Answer: A**

Explanation:

Under Oklahoma law (Title 36 O.S. § 4107), individuals covered by a group life insurance policy have the right to designate a beneficiary and, upon termination of employment or group membership, the right to convert the group coverage to an individual life insurance policy without evidence of insurability, typically within 31 days. This conversion right ensures continued coverage.

\* Option A: Incorrect. Group life policies typically do not have cash surrender value for individual insureds.

\* Option B: Incorrect. Converting premiums to a different policy is not a standard right.

\* Option C: Incorrect. Remaining insured after termination requires COBRA (for health) or conversion, not automatic continuation.

\* Option D: Correct. The insured has the right to convert to an individual policy upon termination.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers group life insurance rights.

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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. § 4107 (group life conversion rights).

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

### NEW QUESTION # 59

Credit and accident disability plans are designed to

- A. replace an employee's income.
- B. pay medical and dental premiums for the insured.
- **C. help an insured pay off a loan in the event of an accident or sickness.**
- D. pay for legal actions against the insured.

**Answer: C**

Explanation:

Credit and accident disability insurance is designed to make loan payments or pay off a loan balance if the insured becomes disabled due to an accident or sickness, ensuring financial obligations are met. This is a specialized product in Oklahoma (Title 36 O.S. § 4101 et seq.).

\* Option A: Incorrect. Income replacement is the purpose of disability income insurance, not credit disability.

\* Option B: Correct. The plan helps pay off a loan during disability.

\* Option C: Incorrect. Paying medical or dental premiums is not the purpose of credit disability insurance.

\* Option D: Incorrect. Legal actions are unrelated to credit disability plans.

:

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

Oklahoma Insurance Department, Title 36 O.S. § 4101 et seq. (credit insurance).

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

### NEW QUESTION # 60

Both husband and wife have group health insurance through their employers. Each spouse is covered under both policies. Under the coordination of benefits provision, how will the benefits be paid if the wife incurs a \$400 covered loss?

- A. The husband's insurer will pay as much of the claim as the policy permits, then the wife's insurer will pay the remainder.
- B. Only the wife's insurer will pay expenses toward the loss.
- C. Only the primary insurer will pay expenses toward the loss under the limits of the plan.
- **D. The primary insurer will pay as much of the claim as the policy permits, then the secondary insurer will pay the remainder**

of the claim as its policy permits.

**Answer: D**

Explanation:

The coordination of benefits (COB) provision, as regulated in Oklahoma (O.A.C. 365:10-5-4), prevents overinsurance when an individual is covered by multiple health plans. For spouses, the primary insurer is typically the wife's employer plan for her claims, as it covers her as an employee. The secondary insurer (the husband's plan) pays any remaining covered expenses up to its policy limits, ensuring the total payment does not exceed the loss.

\* Option A: Incorrect. Both insurers may pay under COB, not just the wife's insurer.

\* Option B: Incorrect. The secondary insurer may also pay if the primary does not cover the full loss.

\* Option C: Correct. The primary insurer (wife's plan) pays first, and the secondary insurer (husband's plan) pays the remainder, per COB rules.

\* Option D: Incorrect. The husband's insurer is secondary, not primary, for the wife's claim.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers coordination of benefits.

:

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

Oklahoma Insurance Department, O.A.C. 365:10-5-4 (coordination of benefits).

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

#### **NEW QUESTION # 61**

One advantage of an individual term life insurance policy is

- A. It offers a cash value.
- B. Premiums will decrease as insured ages.
- C. Death benefits always remain level.
- **D. Initial costs are lower.**

**Answer: D**

Explanation:

Term life insurance provides coverage for a specific period at a lower premium cost compared to permanent insurance, such as whole life. The primary advantage is its affordability, making it suitable for individuals needing significant coverage with lower initial costs. Unlike whole life, term life does not accumulate cash value, and premiums typically increase upon renewal as the insured ages.

\* Option A: Incorrect. Premiums for term life do not decrease as the insured ages; they increase at renewal due to higher risk.

\* Option B: Incorrect. While death benefits in level term policies remain constant during the term, this is not the primary advantage compared to lower costs.

\* Option C: Correct. Term life has lower initial costs, making it more affordable for the same coverage amount compared to permanent insurance.

\* Option D: Incorrect. Term life does not offer a cash value, a feature of permanent insurance.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics and advantages of term 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 (definitions of life insurance products).

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

#### **NEW QUESTION # 62**

From an insured's perspective, what is the PRIMARY and MOST attractive feature of a viatical settlement?

- A. Discounted premiums.
- B. Guaranteed renewability.
- C. Policy assignment provisions.
- **D. Reduced prepayment of a death benefit.**

**Answer: D**

Explanation:

Viatical settlement allows a terminally ill insured to sell their life insurance policy to a third party for a lump sum, typically less than the death benefit, to access funds during their lifetime. The primary and most attractive feature for the insured is receiving a reduced prepayment of the death benefit, providing immediate cash for medical or personal needs, as regulated in Oklahoma (Title 36 O.S. § 4055.1 et seq.).

- \* Option A: Incorrect. Viatical settlements do not involve discounted premiums; the policy is sold.
- \* Option B: Correct. The reduced prepayment of the death benefit is the main benefit for the insured.
- \* Option C: Incorrect. Policy assignment is a mechanism, not the primary feature.
- \* Option D: Incorrect. Guaranteed renewability is unrelated to viatical settlements.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers viatical settlements.

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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. § 4055.1 et seq. (viatical settlements).

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## NEW QUESTION # 63

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