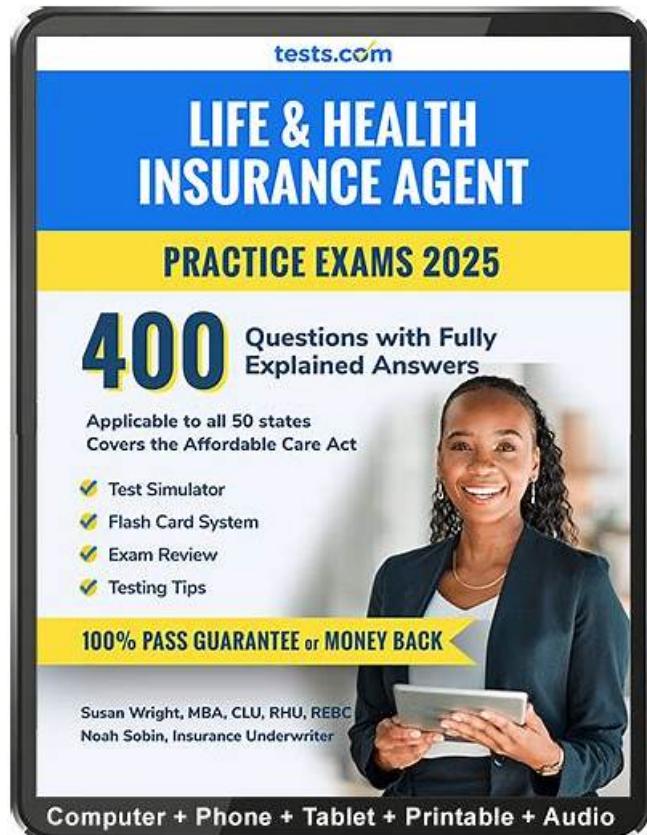


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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q93-Q98):

NEW QUESTION # 93

To apply for a life or health insurance policy,

- A. the insured must report all information about family illnesses.
- B. the insured individual's medical history may be reviewed and reported.
- C. all possible serious medical conditions must be diagnosed and recorded.
- D. a physical examination must be performed by a licensed physician.

Answer: B

Explanation:

When applying for a life or health insurance policy in Oklahoma, the insurer's underwriting process typically involves reviewing the applicant's medical history to assess risk, as permitted under Title 36 O.S. § 1204. This may include questions about personal and family health, but not all family illnesses need to be reported unless specifically requested. Physical examinations are not always required, and undiagnosed conditions are not expected to be recorded; the applicant must disclose known conditions truthfully.

- * Option A: Incorrect. Reporting all family illnesses is not mandatory unless relevant to underwriting questions.
- * Option B: Incorrect. A physical exam is not always required; it depends on the insurer's underwriting guidelines.
- * Option C: Incorrect. Undiagnosed conditions cannot be recorded; only known conditions are reported.
- * Option D: Correct. The insured's medical history may be reviewed and reported during underwriting.

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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 # 94

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

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

Answer: B

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).

NEW QUESTION # 95

In terms of consideration, in which of the following circumstances is a health insurance contract effective?

- A. When the insurance company provides the services promised in the contract.
- B. When the insured pays the premium and the policy is issued as applied for.
- C. When the insured pays the premium for a plan.
- D. When the contract has been signed by both the insured and the insurance company.

Answer: B

Explanation:

In insurance, a contract is effective when there is mutual consideration, offer, acceptance, and a meeting of the minds. For a health insurance contract, this occurs when the insured pays the initial premium (consideration from the insured) and the insurer issues the policy as applied for (acceptance by the insurer), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The policy becomes binding at this point, assuming all other conditions (e.g., underwriting approval) are met.

- * Option A: Incorrect. Providing services occurs during claims, not when the contract is effective.
- * Option B: Incorrect. Paying the premium alone is not sufficient without policy issuance.
- * Option C: Correct. The contract is effective when the premium is paid and the policy is issued as applied for.
- * Option D: Incorrect. Signing by both parties is not typically required; issuance and premium payment suffice.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers contract formation in health insurance.

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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. § 4401 (health insurance contracts).

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

NEW QUESTION # 96

Which of the following is a common exclusion from coverage under a medical expense plan?

- A. Injury caused by repairs or renovations to one's own home.
- B. Injury due to auto accidents.
- C. Air travel in a private plane.
- D. Injury due to recreational sports.

Answer: C

Explanation:

Medical expense plans often include exclusions for high-risk activities or situations not typically covered under standard health insurance. A common exclusion is injuries or losses resulting from air travel in a private plane, as this is considered a hazardous activity. Other options, like auto accidents or recreational sports, are generally covered unless specifically excluded, and home repairs are not standard exclusions.

- * Option A: Correct. Air travel in a private plane is a common exclusion due to its high-risk nature.
- * Option B: Incorrect. Auto accident injuries are typically covered, often coordinated with auto insurance.
- * Option C: Incorrect. Recreational sports injuries are usually covered unless the policy specifies otherwise.
- * Option D: Incorrect. Injuries from home repairs are not commonly excluded in medical expense plans.

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

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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. § 4405 (health insurance policy provisions).

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

NEW QUESTION # 97

One advantage of an individual term life insurance policy is

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

Answer: B

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 # 98

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