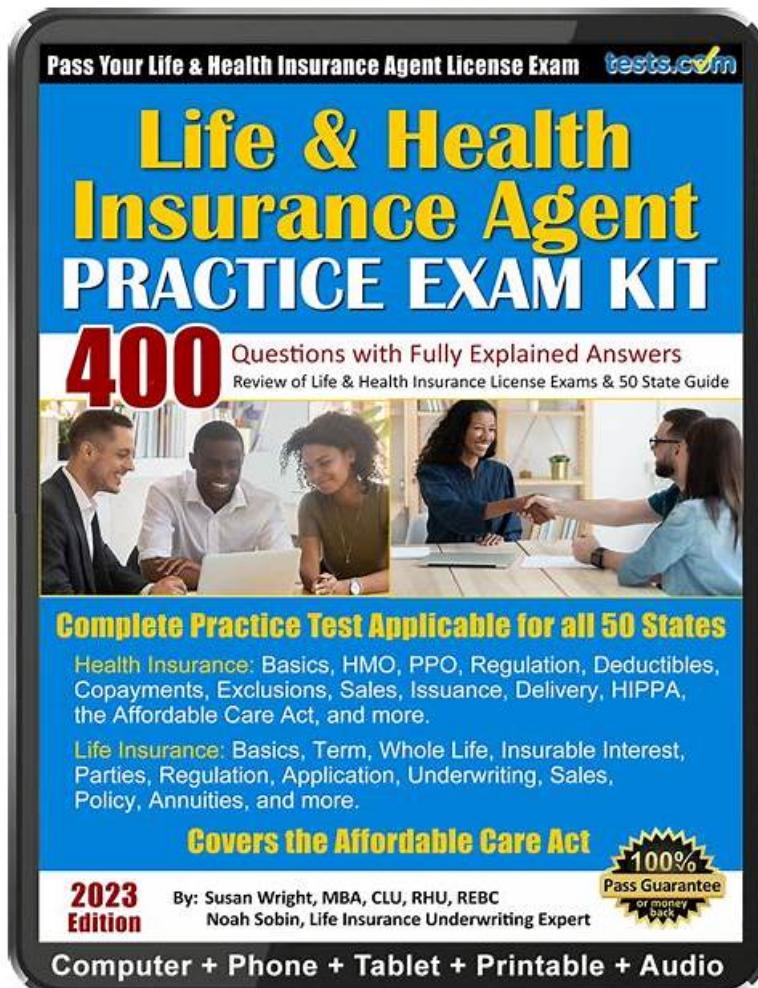


# Prepare For Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Certification Exam



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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q78-Q83):

### NEW QUESTION # 78

An insured receives a notice from the insurer that the policy has been cancelled in the middle of the term. Which of the following policies did the insured MOST likely have?

- A. Optionally renewable.
- B. Term.
- C. Conditionally renewable.
- D. **Cancelable.**

### Answer: D

Explanation:

A cancelable health insurance policy allows the insurer to cancel the policy at any time during the term with proper notice, typically for reasons like non-payment or fraud, as permitted under Oklahoma's regulations (Title 36 O.S. § 4405). Other policy types, like optionally renewable (insurer can refuse renewal at term end), conditionally renewable (renewal subject to conditions), or term (fixed duration), do not typically allow mid-term cancellation.

- \* Option A: Incorrect. Optionally renewable policies can be non-renewed at term end, not cancelled mid-term.
- \* Option B: Incorrect. Term policies (life or health) run for a fixed period and are not typically cancelled mid-term.
- \* Option C: Incorrect. Conditionally renewable policies restrict renewal, not mid-term cancellation.
- \* Option D: Correct. A cancelable policy allows mid-term cancellation by the insurer.

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

### NEW QUESTION # 79

Which of the following is a potential DISADVANTAGE of a fixed annuity?

- A. The insured invests payments in variable securities, and the return fluctuates with an uncertain economic market.
- B. There is no guaranteed specific benefit amount to the annuitant.
- C. Payments continue only for a maximum of 2 years after the annuitant's death.
- D. **Annuitants could experience a decrease in the purchasing power of their payments over a period of years due to inflation.**

### Answer: D

Explanation:

A fixed annuity provides guaranteed, stable payments to the annuitant, but a key disadvantage is that the fixed payments may lose purchasing power over time due to inflation, reducing their real value. This is a concern for long-term annuitants, as noted in Oklahoma's annuity regulations (Title 36 O.S. § 4002).

- \* Option A: Incorrect. Variable securities apply to variable annuities, not fixed annuities.
- \* Option B: Incorrect. Fixed annuities guarantee a specific benefit amount.
- \* Option C: Correct. Inflation can decrease the purchasing power of fixed payments.
- \* Option D: Incorrect. Payment duration depends on the annuity type (e.g., life annuity), not a 2-year limit.

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

### NEW QUESTION # 80

Which rider includes coverage for the insured's spouse and children?

- A. Payor benefit
- B. Family
- C. Jumping juvenile
- D. Guaranteed insurability

**Answer: B**

Explanation:

A rider is an amendment to an insurance policy that modifies its coverage. In the context of life insurance, the family rider(also known as a family term rider) provides term life insurance coverage for the insured's spouse and children under the primary insured's policy. This rider is commonly offered to extend protection to family members without requiring separate policies.

\* Option A: Incorrect. The payor benefit rider waives premiums if the policyowner (often a parent) becomes disabled or dies, typically used in juvenile policies. It does not provide coverage for family members.

\* Option B: Correct. The family rider adds term life coverage for the insured's spouse and children, ensuring they are protected under the same policy.

\* Option C: Incorrect. The jumping juvenile rider increases the death benefit of a juvenile policy at a specified age (e.g., 21) without additional underwriting. It applies only to the child, not the spouse.

\* Option D: Incorrect. The guaranteed insurability rider allows the insured to purchase additional coverage at specified intervals without proving insurability, but it does not cover family members.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of life insurance riders.

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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 policy provisions).

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

### NEW QUESTION # 81

An insurance producer whose license has been revoked continues to provide insurance services. Which of the following is TRUE?

- A. This violation is a misdemeanor and can result in a fine of up to \$500.
- B. This violation is a felony and can result in a fine of up to \$5,000.
- C. This individual could be committed to the custody of the Department of Corrections for up to 10 years.
- D. This violation can result in a fine of up to \$10,000.

**Answer: B**

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), transacting insurance without a valid license, such as after revocation, is a felony punishable by a fine of up to \$5,000, imprisonment for up to 7 years, or both, depending on the severity and intent. This reflects the serious nature of unlicensed insurance activity.

\* Option A: Incorrect. The fine limit is \$5,000 for a felony, not \$10,000.

\* Option B: Correct. The violation is a felony with a fine up to \$5,000.

\* Option C: Incorrect. The violation is a felony, not a misdemeanor, with higher penalties.

\* Option D: Incorrect. Imprisonment is up to 7 years, not 10 years.

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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. § 1435.13 (penalties for unlicensed activity).

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

### NEW QUESTION # 82

What type of policy pays an amount per day for hospitalization directly to the insured regardless of the insured's other health insurance?

- A. Medigap

- B. Limited-amount per diem
- C. Blanket
- D. Hospital indemnity

**Answer: D**

Explanation:

A hospital indemnity policy pays a fixed daily, weekly, or monthly benefit directly to the insured for hospitalization, regardless of other insurance coverage or actual expenses incurred. This is a supplemental policy common in Oklahoma (Title 36 O.S. § 4405).

\* Option A: Incorrect. "Limited-amount per diem" is not a standard insurance term.

\* Option B: Incorrect. Blanket policies cover groups for specific risks, not individual hospitalization benefits.

\* Option C: Incorrect. Medigap covers Medicare gaps, not fixed hospitalization payments.

\* Option D: Correct. Hospital indemnity policies pay a fixed amount per day for hospitalization.

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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 provisions).

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

**NEW QUESTION # 83**

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