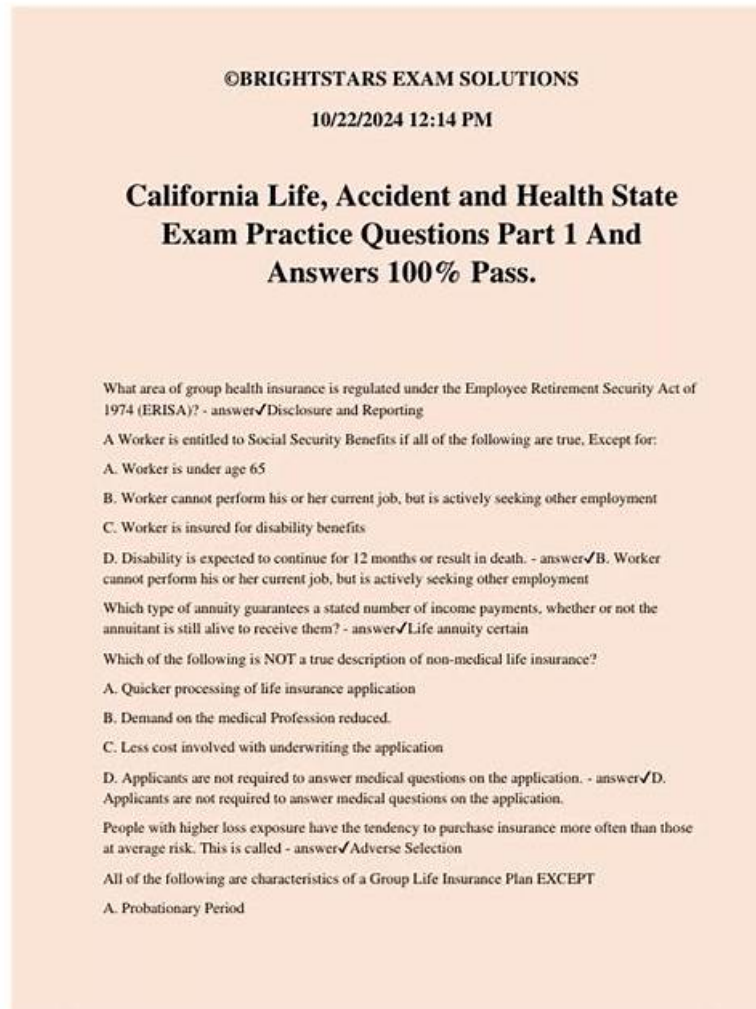


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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q68-Q73):

NEW QUESTION # 68

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

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

Answer: B

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 # 69

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 # 70

An alien insurer is which one of the following?

- A. One formed under the laws of a state other than Oklahoma.
- B. One formed under the laws of a state geographically bordering Oklahoma.
- C. One formed under the laws of a country other than the United States of America.
- D. One formed under the laws of Oklahoma.

Answer: C

Explanation:

An alien insurer, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 105), is an insurance company formed under the laws of a country other than the United States. This distinguishes it from domestic insurers (formed in Oklahoma) and foreign insurers (formed in another U.S. state).

* Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.

* Option B: Incorrect. An insurer formed in another U.S. state is a foreign insurer.

* Option C: Correct. An alien insurer is formed under the laws of a foreign country.

* Option D: Incorrect. Geographic proximity is irrelevant; the distinction is based on legal formation.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

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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. § 105 (definitions of insurers).

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

NEW QUESTION # 71

The act of using misrepresentation to induce an insured person to terminate an existing policy and purchase a new policy is referred to as

- A. rebating.
- B. subrogation.
- C. churning.
- D. twisting.

Answer: D

Explanation:

Twisting is the unethical practice of using misrepresentation or incomplete information to persuade an insured to terminate an existing policy and purchase a new one, often to the insured's detriment. It is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This differs from churning (replacing policies for commission without benefit to the insured) or rebating (offering inducements to purchase).

* Option A: Correct. Twisting involves misrepresentation to induce policy replacement.

* Option B: Incorrect. Subrogation is the insurer's right to recover payments from a third party.

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

* Option D: Incorrect. Churning involves excessive policy replacements for commissions, not necessarily misrepresentation.

This question is part of 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 # 72

An insurance producer who knowingly and willfully makes a fraudulent statement relating to an application for insurance is subject to all of the following EXCEPT

- A. revocation.
- B. suspension.
- C. censure.
- D. discrimination.

Answer: D

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), a producer who knowingly and willfully makes a fraudulent statement on an insurance application faces disciplinary actions, including suspension, revocation, or censure of their license, as well as potential fines or criminal penalties. Discrimination is not a disciplinary action; it refers to unfair treatment and is unrelated to fraud penalties.

* Option A: Incorrect (is a penalty). Suspension of the license is a possible consequence.

* Option B: Incorrect (is a penalty). Revocation of the license is a possible consequence.

* Option C: Correct (is not a penalty). Discrimination is not a disciplinary action for fraud.

* Option D: Incorrect (is a penalty). Censure is a formal reprimand and a possible consequence.

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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 (grounds for license discipline).

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

NEW QUESTION # 73

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