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Oklahoma Life and Health Insurance Exam questions with correct answers

All of the following are included as part of a contract in the entire contract provision EXCEPT the

riders

application

changes made by the producer

policy   ans ✓✓ changes made by the producer

Health insurance involves two perils, accident and ____.   ans ✓✓ sickness

All of the following riders can increase the death benefit amount EXCEPT

Cost of Living

Waiver of Premium

Accidental Death Rider

Guaranteed Insurability   ans ✓✓ Waiver of Premium

Of the following dividend options, which of these is taxable?

Reduction of premium

One year term

Paid-up additions

Accumulation at interest   ans ✓✓ Accumulation at interest

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

NEW QUESTION # 78
An alien insurer is which one of the following?

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

Answer: D

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.
:
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 # 79
The process by which an insurer decides whether to issue a policy is known as

- A. classification.
- B. selection.
- C. underwriting.
- D. risk pooling.

Answer: C

Explanation:
Underwriting is the process by which an insurer evaluates an applicant's risk profile to determine whether to issue a policy, what coverage to offer, and at what premium rate. This involves assessing factors such as medical history, lifestyle, and financial information to ensure the applicant meets the insurer's standards.
* Option A: Incorrect. Classification refers to grouping applicants into risk categories (e.g., standard, substandard) during underwriting, not the entire process.
* Option B: Incorrect. Risk pooling is the practice of spreading risk across a group of policyholders, not the decision to issue a policy.
* Option C: Correct. Underwriting is the process of evaluating and deciding whether to issue a policy.
* Option D: Incorrect. Selection is a component of underwriting but not the term for the entire process.
This question aligns with the Prometric content outline under "Underwriting," which covers the principles and processes of risk

assessment.
:
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 # 80
An example of a false financial statement is which one of the following?

- A. An insurance producer published an untrue newspaper advertisement about another producer.
- B. An insurance producer hands out flyers about another producer's criminal past.
- C. An insurance producer posts information about a profitable insurer going bankrupt.
- D. An insurance producer mails out hateful postcards about a local insurer.

Answer: C

Explanation:
A false financial statement in the context of insurance refers to a misrepresentation of an insurer's financial condition, such as falsely claiming insolvency or bankruptcy, which is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This can mislead consumers and harm the insurer's reputation.
Option B directly involves a false claim about an insurer's financial status.
* Option A: Incorrect. An untrue advertisement about another producer is defamation or misrepresentation, not a financial statement.
* Option B: Correct. Posting false information about an insurer's bankruptcy is a false financial statement, violating Oklahoma law.
* Option C: Incorrect. Flyers about a criminal past are defamatory but not related to financial statements.
* Option D: Incorrect. Hateful postcards are unprofessional but do not constitute a false financial statement.
This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.
:
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 # 81
In broad terms, the types of support and services generally associated with Long-Term Care policies are provided at which three levels of care?

- A. Skilled nursing, intermediate, and custodial care.
- B. Functional, rehabilitational, and medical care.
- C. Home-based, assisted living, and medical care.
- D. Professional, social, and economic care.

Answer: A

Explanation:
Long-Term Care (LTC) insurance policies cover services for individuals who need assistance with activities of daily living (ADLs) or have severe cognitive impairments. The three primary levels of care in LTC policies are skilled nursing care (intensive medical care by licensed professionals), intermediate care (less intensive medical care with some nursing support), and custodial care (non-medical assistance with ADLs, such as bathing or dressing). These levels are standard in Oklahoma's LTC regulations and align with federal guidelines.
* Option A: Incorrect. Professional, social, and economic care are not standard LTC levels.
* Option B: Incorrect. While home-based and assisted living are settings for LTC, they are not levels of care; medical care is too vague.
* Option C: Incorrect. Functional and rehabilitational care are not standard LTC categories; medical care is not specific enough.
* Option D: Correct. Skilled nursing, intermediate, and custodial care are the recognized levels of care in LTC policies.
This question falls under the Prometric content outline section on "Long-Term Care (LTC) Policies," which includes knowledge of LTC services and coverage.
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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Long-Term Care Policies).
Oklahoma Insurance Department, Title 36 O.S. § 4426.1 (long-term care insurance regulations).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 82

Laura has a group medical plan that has an 80% coinsurance provision but no deductible. She recently incurred a $1,000 medical bill. How much will Laura have to pay?

- A. $0
- B. $200
- C. $800
- D. $1,000

Answer: B

Explanation:
In a group medical plan with an 80% coinsurance provision and no deductible, the insurer pays 80% of covered medical expenses, and the insured pays the remaining 20%. For Laura's $1,000 medical bill, the insurer covers 80% ($1,000 × 0.80 = $800), and Laura pays 20% ($1,000 × 0.20 = $200). This calculation aligns with standard health insurance cost-sharing provisions in Oklahoma (Title 36 O.S. § 6060.3).
* Option A: Incorrect. Laura must pay her coinsurance share, not $0.
* Option B: Correct. Laura pays $200 (20% of $1,000).
* Option C: Incorrect. $800 is the insurer's share, not Laura's.
* Option D: Incorrect. Laura does not pay the full $1,000; she pays only her coinsurance portion.
:
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. § 6060.3 (health insurance policy provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 83

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