

# Sample Ok-Life-Accident-and-Health-or-Sickness-Producer Questions | New Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Papers



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## 100% Pass Insurance Licensing - Ok-Life-Accident-and-Health-or-Sickness-Producer - Latest Sample Oklahoma Life, Accident, and Health or Sickness Producer Exam Questions

The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) Exam Questions offered by ActualITestsIT provide you with a good idea of what you can expect in the Ok-Life-Accident-and-Health-or-Sickness-Producer exam from Insurance Licensing. All the Ok-Life-Accident-and-Health-or-Sickness-Producer exam topics and objectives are well covered by our product. Thus, ActualITestsIT Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Questions are considered a very good resource that will help you in your practicing by focusing on your weak points and strengthening them to easily pass the Ok-Life-Accident-and-Health-or-Sickness-Producer exam.

### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q136-Q141):

#### NEW QUESTION # 136

An insured individual takes out a life insurance policy on himself and commits suicide 13 months later. Since the policy has an expressed provision limiting the liability of the insurer against suicide, the insurer is

- A. liable to pay the full value of the policy.
- B. not liable to make any payouts on the policy.
- C. liable for the full value of the policy if the insured individual was proven to be insane at the time of his death.

- D. obligated to reimburse the amount of the premiums paid for the policy.

**Answer: B**

Explanation:

Most life insurance policies include a suicide clause, typically lasting 2 years in Oklahoma (Title 36 O.S. § 4004), which limits the insurer's liability if the insured commits suicide within that period. If suicide occurs within the clause's timeframe (e.g., 13 months), the insurer is generally not liable to pay the death benefit and instead refunds the premiums paid. However, the question emphasizes the policy's expressed provision limiting liability, suggesting no payout beyond premiums, making "not liable to make any payouts" the most accurate choice. Insanity is not a standard exception unless specified.

- \* Option A: Incorrect. While premium refunds are common, the question emphasizes no payouts, aligning with the provision's limit.
- \* Option B: Correct. The insurer is not liable to make any payouts due to the suicide clause.
- \* Option C: Incorrect. The full value is not paid within the suicide clause period.
- \* Option D: Incorrect. Insanity is not a standard exception in suicide clauses unless explicitly stated.

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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. § 4004 (suicide clause provisions).

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

**NEW QUESTION # 137**

An insured individual who just turned 67 years old is still working and is a member of the group health insurance plan provided by his employer, which has 18 insured employees. In this case, Medicare will MOST likely

- A. require the individual to cancel his group insurance.
- B. not cover any claims to protect against overinsurance.
- C. act as a secondary insurer and pay claims not completely covered by the group health insurance.
- D. act as the primary insurer and pay claims up to the limit of the policy.

**Answer: C**

Explanation:

For individuals aged 65 or older who are still working and covered by an employer's group health plan, Medicare's role depends on the employer's size. For employers with fewer than 20 employees (as in this case with 18 employees), Medicare is typically the primary payer, and the group health plan is secondary.

However, if the individual is actively working and enrolled in the group plan, the group plan is primary, and Medicare acts as the secondary payer, covering claims not fully paid by the group plan, as per Medicare Secondary Payer (MSP) rules.

- \* Option A: Incorrect. The group health plan is primary for active employees, not Medicare.
- \* Option B: Correct. Medicare acts as the secondary insurer, paying claims not fully covered by the group plan.
- \* Option C: Incorrect. Medicare does cover claims as a secondary payer, not denying them to prevent overinsurance.
- \* Option D: Incorrect. Medicare does not require cancellation of group insurance; individuals can maintain both.

This question aligns with the Prometric content outline under "Medicare," which covers Medicare's coordination with group health plans.

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

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

Medicare Secondary Payer Rules, 42 CFR § 411.100 et seq.

**NEW QUESTION # 138**

Failure of an insurance producer to complete the continuing education requirements may result in

- A. nonrenewal of license.
- B. revocation of license.
- C. a felony conviction.
- D. an additional 20 continuing education hours the following year.

**Answer: A**

Explanation:

Oklahoma requires insurance producers to complete 24 hours of continuing education (CE) every 2 years, including 3 hours of ethics and 2 hours of legislative updates (Title 36 O.S. § 1435.29; O.A.C. 365:25-3-1).

Failure to meet CE requirements results in nonrenewal of the license, as the Oklahoma Insurance Department will not renew until CE is completed. Revocation or felony charges apply to more serious violations (e.g., fraud), not CE non-compliance.

\* Option A: Incorrect. There is no provision for additional CE hours as a penalty; CE must be completed for renewal.

\* Option B: Incorrect. CE failure is not a felony; it's an administrative issue.

\* Option C: Correct. Nonrenewal of the license occurs if CE requirements are not met.

\* Option D: Incorrect. Revocation is for severe violations, not CE non-compliance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Licensing Requirements).

Oklahoma Insurance Department, Title 36 O.S. § 1435.29; O.A.C. 365:25-3-1 (continuing education).

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

### NEW QUESTION # 139

The settlement option that allows proceeds to remain with the insurer and the earnings to be paid to the beneficiary on a monthly basis is called

- A. fixed amount.
- B. lump sum
- **C. interest only.**
- D. fixed period.

**Answer: C**

Explanation:

The interest only settlement option allows life insurance proceeds to remain with the insurer, with the earnings (interest) paid to the beneficiary periodically (e.g., monthly). The principal remains intact until another settlement option is chosen or the proceeds are withdrawn, as outlined in Oklahoma's life insurance regulations (Title 36 O.S. § 4001 et seq.).

\* Option A: Correct. The interest only option pays earnings to the beneficiary while retaining the proceeds.

\* Option B: Incorrect. Lump sum pays the entire proceeds at once.

\* Option C: Incorrect. Fixed period pays principal and interest over a set time.

\* Option D: Incorrect. Fixed amount pays a set amount until proceeds are exhausted.

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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. § 4001 et seq. (life insurance settlement options).

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

### NEW QUESTION # 140

Upon receipt of notice of claim, the insurance company will furnish to the claimant such forms for filing proof of loss within how many days?

- A. 0
- B. 1
- C. 2
- **D. 3**

**Answer: D**

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1250.4), upon receiving notice of a claim, an insurer must furnish the claimant with forms for filing proof of loss within 15 days. This ensures timely processing of claims and compliance with fair claims settlement practices.

\* Option A: Incorrect. 10 days is not the required timeframe.

\* Option B: Correct. Insurers must provide forms within 15 days.

\* Option C: Incorrect. 20 days exceeds the statutory requirement.

\* Option D: Incorrect. 30 days is too long under Oklahoma law.

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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. § 1250.4 (claims settlement practices).

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

## NEW QUESTION # 141

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