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California Life Accident and Health Exam Practice 2023 Updated high score pass!!! With 200+ Questions and correct verified answers

A
ABC INSURANCE - Answer JOHN IS THE AGENT FOR ABC INSURANCE AND JANE IS THE INSURED. WHO IS THE PRINCIPAL IN THIS AGENCY RELATIONSHIP?
A
ABC INSURANCE
B
JOHN
C
JANE
D
NONE

D
ADMITTED - Answer A(N) _____ INSURER IS AUTHORIZED TO WRITE INSURANCE POLICIES IN A PARTICULAR STATE.
A
DOMESTIC
B
NON-ADMITTED
C
FOREIGN
D
ADMITTED

B
A PERSON WHO NEGOTIATES INSURANCE CONTRACTS ON BEHALF OF AN INSURED - Answer WHICH OF THE FOLLOWING IS CLASSIFIED AS AN INSURANCE BROKER?
A
A PERSON WHO PLACES COVERAGE FOR HIS/HER OWN INSURANCE
B
A PERSON WHO NEGOTIATES INSURANCE CONTRACTS ON BEHALF OF AN INSURED
C
A PERSON IN THE HOME OFFICE WHO DOES NOT SOLICIT OUTSIDE OF THE OFFICE

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q105-Q110):

NEW QUESTION # 105

An example of a false financial statement is which one of the following?

- A. An insurance producer mails out hateful postcards about a local insurer.
- 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 published an untrue newspaper advertisement about another producer.

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.

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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 # 106

A PRIMARY difference between precertification provision and concurrent review is that only the precertification provision

- A. requires the consent of the patient.
- B. is designed to be a cost containment measure.
- C. occurs before the treatment is provided.
- D. involves a review by the insurance company.

Answer: C

Explanation:

Precertification (or preauthorization) is a process where the insurer reviews and approves certain medical treatments or procedures before they are provided, ensuring they are medically necessary and covered.

Concurrent review occurs during the treatment, monitoring ongoing care (e.g., hospital stays) to ensure continued necessity. The primary difference is timing: precertification happens before treatment, while concurrent review happens during treatment.

* Option A: Incorrect. Both precertification and concurrent review are cost containment measures, so this is not unique to precertification.

- * Option B: Incorrect. Both processes involve review by the insurance company.
- * Option C: Incorrect. Neither typically requires patient consent beyond agreeing to the policy terms.
- * Option D: Correct. Precertification occurs before treatment, distinguishing it from concurrent review.

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

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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. § 6060.3 (utilization review standards).

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

NEW QUESTION # 107

In reference to life insurance in contract law, a person MOST likely will have an insurable interest in insuring a person's life if

- A. she has any type of distant family relationship with the insured party.
- B. any type of business relationship exists between the insured party and the beneficiary.
- C. the interest exists at the time of death rather than at the time the policy is purchased.
- **D. a financial benefit exists from the continuance of the insured party's life.**

Answer: D

Explanation:

In life insurance, an insurable interest exists when the policyowner would suffer a financial loss or hardship from the insured's death. Oklahoma law (Title 36 O.S. § 3604) requires insurable interest at the time the policy is purchased, typically based on a financial benefit from the insured's continued life (e.g., spouse, business partner). Distant relationships or business ties alone are insufficient without financial dependency.

* Option A: Correct. A financial benefit from the insured's continued life establishes insurable interest.

* Option B: Incorrect. A business relationship alone does not guarantee insurable interest without financial loss.

* Option C: Incorrect. Distant family relationships may not qualify unless financial dependency exists.

* Option D: Incorrect. Insurable interest must exist at policy purchase, not at the time of death.

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

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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. § 3604 (insurable interest).

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

NEW QUESTION # 108

What is the term used when exchanging a new policy for one already in force?

- **A. Replacement.**
- B. Conversion.
- C. Enhancement.
- D. Renewal.

Answer: A

Explanation:

Replacement refers to the act of terminating an existing insurance policy and purchasing a new one, often with the same or a different insurer. This is regulated in Oklahoma under O.A.C. 365:10-3-16 to protect consumers from misleading practices, requiring disclosures and suitability assessments.

* Option A: Correct. Replacement is the term for exchanging a new policy for an existing one.

* Option B: Incorrect. Enhancement is not a standard insurance term for this process.

* Option C: Incorrect. Conversion refers to changing a policy type (e.g., term to whole life) without replacing it.

* Option D: Incorrect. Renewal extends an existing policy, not exchanges it for a new one.

This question aligns with the Prometric content outline under "Considerations in Replacing Insurance," which covers replacement regulations.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Considerations in Replacing Insurance).
Oklahoma Insurance Department, O.A.C. 365:10-3-16 (replacement regulations).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 109

A fraternal benefit society is characterized by all of the following EXCEPT

- **A. for profit.**
- B. without capital stock.
- C. conducted solely for the benefit of its members.
- D. incorporated.

Answer: A

Explanation:

A fraternal benefit society, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 2711), is an incorporated organization without capital stock, operating on a lodge system with a representative form of government, and providing insurance benefits solely for its members and their beneficiaries. Unlike commercial insurers, fraternal benefit societies are not-for-profit entities, making "for profit" an incorrect characteristic.

* Option A: Incorrect (is a characteristic). Fraternal benefit societies are incorporated entities.

* Option B: Incorrect (is a characteristic). They operate without capital stock, distinguishing them from stock insurers.

* Option C: Correct (is not a characteristic). Fraternal benefit societies are not-for-profit, not for-profit organizations.

* Option D: Incorrect (is a characteristic). They exist solely for the benefit of their members.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers types of insurers, including fraternal benefit societies.

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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. § 2711 (fraternal benefit societies).

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

NEW QUESTION # 110

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