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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q89-Q94):

NEW QUESTION # 89

Employees covered by an employer health plan are issued an insurance

- A. covenant.
- B. policy.
- C. contract.
- **D. certificate.**

Answer: D

Explanation:

In group health insurance, the employer or group sponsor receives the master policy, while employees covered under the plan are issued a certificate of insurance, which summarizes their coverage but is not the policy itself, as per Oklahoma's regulations (Title 36 O.S. § 6060.3).

* Option A: Incorrect. Employees do not receive individual policies; the employer holds the master policy.

* Option B: Incorrect. The contract is the master policy, not issued to employees.

* Option C: Incorrect. "Covenant" is not an insurance term.

* Option D: Correct. Employees receive a certificate of insurance.

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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 (group health insurance provisions).

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

NEW QUESTION # 90

A licensee who has a change of address must notify the Insurance Commissioner within

- A. 60 days.
- B. 120 days.
- C. 90 days.
- **D. 30 days.**

Answer: D

Explanation:

Oklahoma insurance regulations require licensees, including insurance producers, to promptly notify the Insurance Commissioner of any change in their address to ensure accurate communication and compliance with licensing requirements. The Oklahoma Insurance Code, specifically Title 36 O.S. § 1435.13, mandates that "a licensee shall inform the Insurance Commissioner in writing of a change of address within thirty (30) days of the change." Failure to notify within this timeframe may result in administrative actions, such as fines or license suspension.

The Oklahoma Life, Accident, and Health or Sickness Producer Study Guide reinforces this requirement, stating, "Producers must notify the Oklahoma Insurance Department of any change in their business or residential address within 30 days to maintain compliance with licensing regulations." This makes option A the correct answer.

References:

Oklahoma Insurance Code, Title 36 O.S. § 1435.13.

Oklahoma Life, Accident, and Health or Sickness Producer Study Guide, Section on Licensing Requirements.

NEW QUESTION # 91

Any person entitled to reimbursement for expenses of health care services and procedures under an Accident and Health Insurance

Policy issued by an insurer is

- A. a Preferred Provider Organization.
- B. a practitioner.
- **C. an insured.**
- D. an insurer.

Answer: C

Explanation:

An insured is the person covered by an accident and health insurance policy and entitled to reimbursement for covered health care expenses, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The insured (or their assignee, e.g., a provider) receives benefits for services like medical treatments or hospital stays.

* Option A: Incorrect. An insurer is the company issuing the policy, not receiving reimbursement.

* Option B: Correct. The insured is entitled to reimbursement for covered health care expenses.

* Option C: Incorrect. A practitioner provides services, not receives policy reimbursements.

* Option D: Incorrect. A PPO is a network of providers, not an individual entitled to benefits.

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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. § 4401 (health insurance definitions).

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

NEW QUESTION # 92

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

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

Answer: A

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 # 93

A common disaster provision states that if the beneficiary dies from the same accident as the insured individual, the insurer will proceed as if the

- **A. beneficiary outlived the insured individual.**
- B. beneficiary was never named on the policy.
- C. beneficiary and the insured individual died simultaneously.
- D. insured individual outlived the beneficiary.

Answer: A

Explanation:

The common disaster provision in a life insurance policy addresses situations where the insured and primary beneficiary die in the same accident. It typically includes a survivorship clause, presuming the beneficiary outlived the insured for a specified period (e.g., 14-30 days) unless proven otherwise. This ensures the death benefit passes to the beneficiary's estate or contingent beneficiaries, as outlined in Oklahoma's life insurance provisions (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. The provision does not assume the insured outlived the beneficiary.

* Option B: Correct. The insurer proceeds as if the beneficiary outlived the insured.

* Option C: Incorrect. Simultaneous death is addressed differently under the Uniform Simultaneous Death Act, not the common disaster provision.

* Option D: Incorrect. The provision does not treat the beneficiary as unnamed.

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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. (beneficiary provisions).

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

NEW QUESTION # 94

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