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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q107-Q112):

NEW QUESTION # 107

Which of the following is NOT a key factor in underwriting life insurance?

- A. Age.
- B. Marital status.
- C. Family history.
- D. Tobacco use.

Answer: B

Explanation:

Life insurance underwriting assesses risk based on factors like age (affects mortality risk), family history (indicates hereditary conditions), and tobacco use (increases health risks), as outlined in Oklahoma's underwriting practices (Title 36 O.S. § 1204). Marital status is not a key factor, as it has minimal impact on mortality risk, though it may be noted for beneficiary or financial planning purposes.

- * Option A: Incorrect. Age is a key underwriting factor.
- * Option B: Incorrect. Family history is a key underwriting factor.
- * Option C: Incorrect. Tobacco use is a key underwriting factor.
- * Option D: Correct. Marital status is not a key underwriting factor.

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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 # 108

Under the unpaid premium Uniform Optional Provision, if there is an unpaid premium at the time a health claim becomes payable, then the

- A. claim is denied.
- B. premium is deducted from the claim.
- C. claim is delayed until payment of the premium.
- D. policy is cancelled.

Answer: B

Explanation:

The unpaid premium Uniform Optional Provision in health insurance policies, as recognized in Oklahoma (Title 36 O.S. § 4405), allows the insurer to deduct any unpaid premiums from a claim payment if a claim becomes payable while premiums are overdue. This ensures the policy remains in force and the claim is paid, net of the owed premium.

- * Option A: Incorrect. The claim is not denied; the premium is deducted from the payment.
- * Option B: Incorrect. The policy is not cancelled; the unpaid premium is addressed via the claim.
- * Option C: Correct. The unpaid premium is deducted from the claim payment.
- * Option D: Incorrect. The claim is not delayed; the premium is settled with the claim payment.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance policy provisions.

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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 # 109

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

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 # 110

Many Universal Life Policies will permit a partial surrender of cash value. The surrender amount would

- A. have to be repaid.
- B. increase the face amount.
- C. not need to be repaid.
- D. increase the cash value.

Answer: C

Explanation:

Universal life insurance is a flexible permanent life insurance product with a cash value component. A partial surrender allows the policyowner to withdraw a portion of the cash value, reducing both the cash value and, typically, the death benefit. Unlike a policy loan, a partial surrender does not need to be repaid, as it is a withdrawal of the policyowner's own funds.

- * Option A: Incorrect. Partial surrenders are not loans and do not require repayment.
- * Option B: Incorrect. A partial surrender reduces the death benefit, not increases the face amount.
- * Option C: Incorrect. A partial surrender decreases the cash value, not increases it.
- * Option D: Correct. The surrender amount does not need to be repaid, as it is a withdrawal.

This question aligns with the Prometric content outline under "Life Products," which covers universal life insurance features, including cash value options.

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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. § 4029 (nonforfeiture benefits and cash value).

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

NEW QUESTION # 111

In a life insurance cash value policy, the automatic premium loan provision authorizes the insurance company to withdraw from the policy's cash values the amount of

- A. premiums due if the premium has not been paid by the end of the grace period.
- B. interest owed by the insured on outstanding policy loan amounts not repaid at the policy's maturity date.

- C. premiums needed to terminate the policy.
- D. any outstanding loans from any policies insured with the same insurance company.

Answer: A

Explanation:

The automatic premium loan (APL) provision in a life insurance policy with cash value allows the insurer to automatically borrow from the policy's cash value to pay overdue premiums if the policyowner fails to pay by the end of the grace period (typically 31 days, per Title 36 O.S. § 4005). This prevents the policy from lapsing, provided sufficient cash value is available.

* Option A: Incorrect. The APL provision does not cover loans from other policies.

* Option B: Correct. The APL provision authorizes withdrawal to pay premiums due at the end of the grace period.

* Option C: Incorrect. The APL provision prevents termination, not facilitates it.

* Option D: Incorrect. Interest on policy loans is separate and not covered by the APL provision.

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

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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. § 4005 (grace period and related provisions).

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

NEW QUESTION # 112

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