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The Oklahoma Life, Accident, and Health or Sickness Producer Exam exam is one of the most valuable certification exams. The Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam exam opens a door for beginners or experienced PassTorrent professionals to enhance in-demand skills and gain knowledge. Ok-Life-Accident-and-Health-or-Sickness-Producer Exam credential is proof of candidates' expertise and knowledge. After getting success in the Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam exam, candidates can put their careers on the fast route and achieve their goals in a short period of time.

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

NEW QUESTION # 136

An insurance producer who knowingly and willfully makes a fraudulent statement relating to an application for insurance is subject to all of the following EXCEPT

- A. suspension.
- B. censure.
- C. **discrimination.**
- D. revocation.

Answer: C

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), a producer who knowingly and willfully makes a fraudulent statement on an insurance application faces disciplinary actions, including suspension, revocation, or censure of their license, as well as potential fines or criminal penalties. Discrimination is not a disciplinary action; it refers to unfair treatment and is unrelated to fraud penalties.

- * Option A: Incorrect (is a penalty). Suspension of the license is a possible consequence.
- * Option B: Incorrect (is a penalty). Revocation of the license is a possible consequence.
- * Option C: Correct (is not a penalty). Discrimination is not a disciplinary action for fraud.
- * Option D: Incorrect (is a penalty). Censure is a formal reprimand and a possible consequence.

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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. § 1435.13 (grounds for license discipline).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 137

In terms of consideration, in which of the following circumstances is a health insurance contract effective?

- A. When the contract has been signed by both the insured and the insurance company.
- B. When the insured pays the premium for a plan.
- C. **When the insured pays the premium and the policy is issued as applied for.**
- D. When the insurance company provides the services promised in the contract.

Answer: C

Explanation:

In insurance, a contract is effective when there is mutual consideration, offer, acceptance, and a meeting of the minds. For a health insurance contract, this occurs when the insured pays the initial premium (consideration from the insured) and the insurer issues the policy as applied for (acceptance by the insurer), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The policy becomes binding at this point, assuming all other conditions (e.g., underwriting approval) are met.

- * Option A: Incorrect. Providing services occurs during claims, not when the contract is effective.
- * Option B: Incorrect. Paying the premium alone is not sufficient without policy issuance.
- * Option C: Correct. The contract is effective when the premium is paid and the policy is issued as applied for.
- * Option D: Incorrect. Signing by both parties is not typically required; issuance and premium payment suffice.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers contract formation in health 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. § 4401 (health insurance contracts).

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

NEW QUESTION # 138

To apply for a life or health insurance policy,

- A. the insured must report all information about family illnesses.
- B. a physical examination must be performed by a licensed physician.
- C. all possible serious medical conditions must be diagnosed and recorded.
- **D. the insured individual's medical history may be reviewed and reported.**

Answer: D

Explanation:

When applying for a life or health insurance policy in Oklahoma, the insurer's underwriting process typically involves reviewing the applicant's medical history to assess risk, as permitted under Title 36 O.S. § 1204. This may include questions about personal and family health, but not all family illnesses need to be reported unless specifically requested. Physical examinations are not always required, and undiagnosed conditions are not expected to be recorded; the applicant must disclose known conditions truthfully.

* Option A: Incorrect. Reporting all family illnesses is not mandatory unless relevant to underwriting questions.

* Option B: Incorrect. A physical exam is not always required; it depends on the insurer's underwriting guidelines.

* Option C: Incorrect. Undiagnosed conditions cannot be recorded; only known conditions are reported.

* Option D: Correct. The insured's medical history may be reviewed and reported during underwriting.

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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 # 139

Which rider would allow additional insurance to be purchased at specified dates or events, without additional underwriting?

- A. Disability income
- B. Guaranteed renewability
- C. Cost of living
- **D. Guaranteed insurability**

Answer: D

Explanation:

The guaranteed insurability rider allows the insured to purchase additional life insurance at specified dates or life events (e.g., marriage, childbirth) without proving insurability, ensuring coverage despite health changes. This is a standard rider in Oklahoma (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. Guaranteed renewability applies to policy renewals, not additional coverage.

* Option B: Correct. The guaranteed insurability rider allows additional insurance without underwriting.

* Option C: Incorrect. A cost of living rider adjusts benefits for inflation, not additional coverage.

* Option D: Incorrect. A disability income rider provides income replacement, not additional insurance.

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

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (life insurance provisions).

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

NEW QUESTION # 140

A license is NOT required when you are

- **A. providing referrals.**
- B. negotiating insurance.
- C. selling insurance.

- D. soliciting insurance.

Answer: A

Explanation:

In Oklahoma, an insurance producer license is required for activities defined as transacting insurance, which includes selling, soliciting, or negotiating insurance contracts (Title 36 O.S. § 1435.2). Providing referrals (e.g., passing along contact information without discussing insurance products) does not constitute transacting insurance and does not require a license, provided no compensation is tied to the sale.

- * Option A: Correct. Providing referrals does not require a license if it avoids solicitation or negotiation.
- * Option B: Incorrect. Selling insurance requires a producer license.
- * Option C: Incorrect. Negotiating insurance requires a producer license.
- * Option D: Incorrect. Soliciting insurance requires a producer license.

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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. § 1435.2 (definition of transacting insurance).

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

NEW QUESTION # 141

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