

Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Test Report, Practice Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Fee

Accident And Health Producer Exam Questions With Latest Answers 2024

When meeting with a prospect to discuss life insurance, Agent Tyler makes disparaging comments about the financial stability and reputation of a competitor to dissuade the prospect from purchasing its policies. Which unfair trade practice has Agent Tyler committed?

- A) Defamation
- B) Rebating
- C) Unfair Discrimination
- D) Coercion - correct answer.A) Defamation

ABC Insurance Company fires Renee, a producer. She continues to interview prospects, make sales presentations with company materials, and collect premiums. When dealing with Renee, the prospects believe that she has what kind of authority from ABC?

- A) Apparent
- B) Actual
- C) Implied
- D) Express - correct answer.A) Apparent

What is the goal of the relation of earnings to insurance provision?

- A) assure the insured that complete coverage is being provided
- B) avoid overinsurance
- C) Permit the insured to collect disability income benefits that exceed pre-disability income
- D) protect the insurer against adverse selection - correct answer.B) avoid overinsurance

Which level of long-term care provides ongoing care that is necessary to address a person's condition but is not needed 24 hours a day?

- A) Remedial care
- B) skilled nursing care
- C) intermediate care
- D) custodial care - correct answer.C) intermediate care

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q46-Q51):

NEW QUESTION # 46

According to the IRS, which premiums may be tax deductible as a medical expense if the taxpayer's medical expenses exceed 10% of their adjusted gross income?

- A. Group Disability Insurance premiums
- B. Accidental Death and Dismemberment Insurance premiums
- C. Personal Disability Income Insurance premiums
- **D. Long-Term Care Insurance premiums**

Answer: D

Explanation:

Per IRS Publication 502, Long-Term Care (LTC) insurance premiums are considered qualified medical expenses and may be tax deductible if the taxpayer's total medical expenses exceed 10% of their adjusted gross income (AGI), subject to age-based limits on the deductible amount. Premiums for disability income insurance (group or personal) and accidental death and dismemberment (AD&D) insurance are not deductible as medical expenses, as they do not directly relate to medical care.

* Option A: Correct. LTC insurance premiums are deductible as medical expenses, subject to limits.

* Option B: Incorrect. Group disability insurance premiums are not deductible as medical expenses.

* Option C: Incorrect. Personal disability income insurance premiums are not deductible.

* Option D: Incorrect. AD&D insurance premiums are not deductible as medical expenses.

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

IRS Publication 502 (Medical and Dental Expenses, LTC premiums).

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

NEW QUESTION # 47

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

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 # 48

Insurers do business in Oklahoma only after a thorough financial review. Insurance policies written in Oklahoma, that are protected by the Guaranty Association, protect policyowners in the event an admitted company

- A. becomes financially insolvent.
- B. merges with a foreign insurer.
- C. cannot meet its capital surplus requirements.
- D. depletes its loss reserves.

Answer: A

Explanation:

The Oklahoma Life and Health Insurance Guaranty Association, established under Title 36 O.S. § 2025 et seq., protects policyowners of admitted insurers in Oklahoma if the insurer becomes financially insolvent.

The association provides coverage up to statutory limits (e.g., \$300,000 for life insurance death benefits, \$100,000 for cash value) to ensure policyholders receive benefits despite the insurer's insolvency.

* Option A: Incorrect. A merger with a foreign insurer does not trigger Guaranty Association protection unless it leads to insolvency.

* Option B: Correct. The Guaranty Association protects policyowners when an admitted insurer becomes financially insolvent.

* Option C: Incorrect. Failure to meet capital surplus requirements may lead to regulatory action but does not directly trigger Guaranty Association coverage.

* Option D: Incorrect. Depleting loss reserves is a financial issue but not the specific condition for Guaranty Association intervention, which requires insolvency.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which includes knowledge of the Guaranty Association.

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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. § 2025 et seq. (Life and Health Insurance Guaranty Association Act).

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

NEW QUESTION # 49

Determining the appropriate coverage for an individual seeking long-term care insurance is

- A. coinsurance.
- B. suitability.
- C. contestability.
- D. accountability.

Answer: B

Explanation:

Suitability in long-term care (LTC) insurance involves assessing an individual's financial situation, health needs, and goals to determine the appropriate coverage, ensuring the policy meets their needs without being unaffordable or excessive. Oklahoma regulations (O.A.C. 365:10-5-40) emphasize suitability to protect consumers from inappropriate LTC products.

* Option A: Incorrect. Coinsurance is a cost-sharing mechanism, not about determining coverage.

* Option B: Correct. Suitability ensures the LTC policy is appropriate for the individual's needs.

* Option C: Incorrect. Contestability relates to the insurer's ability to contest claims, not coverage selection.

* Option D: Incorrect. Accountability is not a term for determining coverage appropriateness.

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

Oklahoma Insurance Department, O.A.C. 365:10-5-40 (LTC suitability standards).

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

NEW QUESTION # 50

Which of the following is a common exclusion from coverage under a medical expense plan?

- A. Air travel in a private plane.
- B. Injury caused by repairs or renovations to one's own home.
- C. Injury due to recreational sports.
- D. Injury due to auto accidents.

Answer: A

Explanation:

Medical expense plans often include exclusions for high-risk activities or situations not typically covered under standard health insurance. A common exclusion is injuries or losses resulting from air travel in a private plane, as this is considered a hazardous activity. Other options, like auto accidents or recreational sports, are generally covered unless specifically excluded, and home repairs are not standard exclusions.

* Option A: Correct. Air travel in a private plane is a common exclusion due to its high-risk nature.

* Option B: Incorrect. Auto accident injuries are typically covered, often coordinated with auto insurance.

* Option C: Incorrect. Recreational sports injuries are usually covered unless the policy specifies otherwise.

* Option D: Incorrect. Injuries from home repairs are not commonly excluded in medical expense plans.

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

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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 policy provisions).

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

NEW QUESTION # 51

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