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Oklahoma Life and Health Insurance Exam questions with correct answers

All of the following are included as part of a contract in the entire contract provision EXCEPT the

riders
application
changes made by the producer
policy ans ✓✓ changes made by the producer

Health insurance involves two perils, accident and _____. ans ✓✓ sickness

All of the following riders can increase the death benefit amount EXCEPT

Cost of Living
Waiver of Premium
Accidental Death Rider
Guaranteed Insurability ans ✓✓ Waiver of Premium

Of the following dividend options, which of these is taxable?

Reduction of premium
One year term
Paid-up additions
Accumulation at interest ans ✓✓ Accumulation at interest

According to our information there is a change for Ok-Life-Accident-and-Health-or-Sickness-Producer, I advise you to take a look at our latest Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer reliable exam guide review rather than pay attention on old-version materials. You can regard old-version materials as practice questions to improve your basic knowledge. If you are searching the valid Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Exam Guide review which includes questions and answer of the real test, our products will be your only choice.

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q21-Q26):

NEW QUESTION # 21

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 reviewoccurs 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 # 22

How are benefits treated for tax purposes if an individual is receiving disability insurance benefits from a group policy paid for by his employer?

- A. They are only subject to Social Security and FUTA taxes.
- B. They are not taxable.
- C. They can be deducted from gross income.
- D. They are taxable income.

Answer: D

Explanation:

According to IRS guidelines (Publication 525), disability benefits from a group policy paid for by the employer are consideredtaxable incometo the employee because the premiums were not included in the employee's taxable income. If the employee paid the premiums with after-tax dollars, the benefits would be tax-free.

* Option A: Incorrect. Benefits are taxable if the employer paid the premiums.

* Option B: Incorrect. Disability benefits are not deductible from gross income.

* Option C: Correct. The benefits are taxable income.

* Option D: Incorrect. Benefits are subject to income tax, not just Social Security or FUTA taxes.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).
IRS Publication 525 (Taxable and Nontaxable Income).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 23

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

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

Answer: C

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 # 24

An alien insurer is which one of the following?

- A. **One formed under the laws of a country other than the United States of America.**
- B. One formed under the laws of Oklahoma.
- C. One formed under the laws of a state other than Oklahoma.
- D. One formed under the laws of a state geographically bordering Oklahoma.

Answer: A

Explanation:

An alien insurer, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 105), is an insurance company formed under the laws of a country other than the United States. This distinguishes it from domestic insurers (formed in Oklahoma) and foreign insurers (formed in another U.S. state).

- * Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.
- * Option B: Incorrect. An insurer formed in another U.S. state is a foreign insurer.
- * Option C: Correct. An alien insurer is formed under the laws of a foreign country.
- * Option D: Incorrect. Geographic proximity is irrelevant; the distinction is based on legal formation.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

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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. § 105 (definitions of insurers).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 25

The process by which an insurer decides whether to issue a policy is known as

- A. risk pooling.
- B. classification.
- **C. underwriting.**
- D. selection.

Answer: C

Explanation:

Underwriting is the process by which an insurer evaluates an applicant's risk profile to determine whether to issue a policy, what coverage to offer, and at what premium rate. This involves assessing factors such as medical history, lifestyle, and financial information to ensure the applicant meets the insurer's standards.

* Option A: Incorrect. Classification refers to grouping applicants into risk categories (e.g., standard, substandard) during underwriting, not the entire process.

* Option B: Incorrect. Risk pooling is the practice of spreading risk across a group of policyholders, not the decision to issue a policy.

* Option C: Correct. Underwriting is the process of evaluating and deciding whether to issue a policy.

* Option D: Incorrect. Selection is a component of underwriting but not the term for the entire process.

This question aligns with the Prometric content outline under "Underwriting," which covers the principles and processes of risk assessment.

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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 # 26

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