

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최고덤프공부, Ok-Life-Accident-and-Health-or-Sickness-Producer시험정보

life insurance exam with correct Answers

An individual applied for an insurance policy and paid the initial premium. The insurer issued a conditional receipt. Five days later the applicant and t submit a medical exam. If the policy was issued, what would be the policy's effective date?

- A. The date of policy delivery
- B. The date of the issue
- C. The date of application
- D. The date of the medical exam - ANS D. The date of the medical exam

The Federal Fair Credit Reporting Act

- A. Regulates consumer reports
- B. Protects customer privacy
- C. Regulates telemarketing
- D. Prevents money laundering - ANS A. Regulates consumer reports

Which of the following is NOT the consideration in a policy?

- A. The premium amount paid at the time of application
- B. The promise to pay covered losses
- C. The application given to a prospective insured
- D. Something of valued exchanged between parties - ANS C. The application given to a prospective insured

Something of value exchanged between the insurer and the insured is considered an

- A. Acceptance
- B. Legal capacity
- C. Consideration
- D. Offer - ANS C. Consideration

The full premium was submitted with the application for life insurance, and the policy was issued two weeks later as requested. When does the policy coverage become effective?

- A. As of the application date
- B. As of the policy deliver date
- C. As of the first of the month after the policy issue
- D. As of the policy issue date - ANS A. As of the application date

An agent and an applicant for a life insurance policy fill out and sign the application. However, the applicant does not wish to give the agent the initial premium, and no conditional receipt is issued. When will coverage begin?

- A. On the designated effective date
- B. On the application date

참고: ITDumpsKR에서 Google Drive로 공유하는 무료, 최신 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험 문제집이 있습니다: https://drive.google.com/open?id=1A9_QKgN6ODR18ET0fZ4bKRluCHK8M8D

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>> Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최고덤프공부 <<

시험패스에 유효한 Ok-Life-Accident-and-Health-or-Sickness-Producer 최고덤프공부 최신버전 덤프샘플문제 다운로드

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최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q141-Q146):

질문 # 141

In addition to the actual policy, an entire contract includes which of the following?

- A. Clauses.
- B. Provisions.
- C. The application.
- D. Credit report.

정답: C

설명:

The entire contract provision, mandated in Oklahoma for life and health insurance (Title 36 O.S. § 4001 for life, § 4405 for health), specifies that the entire contract consists of the policy, any attached endorsements or riders, and a copy of the application if endorsed upon or attached to the policy at issuance. This ensures no external documents can alter the agreement unless included. Clauses and provisions are part of the policy itself, while credit reports are used in underwriting but not part of the contract.

* Option A: Incorrect. Clauses are components of the policy, not a separate item added to the entire contract.

* Option B: Incorrect. Credit reports are underwriting tools, not part of the contract.

* Option C: Incorrect. Provisions are part of the policy, not a distinct addition.

* Option D: Correct. The application, when attached, is part of the entire contract.

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

Oklahoma Insurance Department, Title 36 O.S. § 4001, § 4405 (entire contract provision).

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

질문 # 142

An insurance producer sells fake policies and gambles the premium payments at a casino. Which entity would not be involved in the investigation?

- A. Securities Exchange Commission
- B. Oklahoma Attorney General
- C. Oklahoma State Bureau of Investigation
- D. Oklahoma Insurance Department Anti-Fraud Unit

정답: A

설명:

Selling fake insurance policies and misappropriating premiums is a fraudulent act under Oklahoma's Insurance Code (Title 36 O.S. § 1204, § 1435.13), classified as a felony. The Oklahoma Insurance Department Anti-Fraud Unit investigates insurance fraud, the Oklahoma State Bureau of Investigation handles criminal investigations, and the Oklahoma Attorney General may prosecute or oversee legal actions.

The Securities Exchange Commission (SEC) regulates securities markets, not insurance fraud, unless securities are involved (which is not indicated here).

* Option A: Incorrect. The Attorney General may be involved in prosecution.

* Option B: Incorrect. The State Bureau of Investigation handles criminal fraud cases.

* Option C: Incorrect. The Anti-Fraud Unit directly investigates insurance fraud.

* Option D: Correct. The SEC is not typically involved in insurance fraud investigations.

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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. § 1204, § 1435.13 (fraud and penalties).

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

질문 # 143

When would a supplemental attending physician's statement be appropriate for life or health insurance purposes?

- A. At the request of the insurance company when it could affect the underwriting decision but with the consent of the applicant.
- B. At the request of the insurance company without knowledge or approval of the applicant.
- C. As a matter of routine when the applicant signs the life insurance application.
- D. At the request of the insurance applicant to be submitted with the life insurance application.

정답: A

설명:

A supplemental attending physician's statement (APS) is requested by the insurer during underwriting when additional medical information is needed to assess the applicant's risk, particularly if it could affect the underwriting decision. Oklahoma regulations (Title 36 O.S. § 1204) and HIPAA require the applicant's consent for obtaining medical records, ensuring privacy and transparency.

* Option A: Incorrect. An APS is not routine; it's requested based on specific needs.

* Option B: Incorrect. The applicant's consent is required for medical information requests.

* Option C: Incorrect. Applicants typically do not request an APS; insurers do.

* Option D: Correct. An APS is appropriate when requested by the insurer with the applicant's consent for underwriting purposes.

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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.

질문 # 144

An example of a false financial statement is which one of the following?

- A. An insurance producer posts information about a profitable insurer going bankrupt.
- B. An insurance producer hands out flyers about another producer's criminal past.
- C. An insurance producer mails out hateful postcards about a local insurer.
- D. An insurance producer published an untrue newspaper advertisement about another producer.

정답: A

설명:

A false financial statement in the context of insurance refers to a misrepresentation of an insurer's financial condition, such as falsely claiming insolvency or bankruptcy, which is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This can mislead consumers and harm the insurer's reputation.

Option B directly involves a false claim about an insurer's financial status.

* Option A: Incorrect. An untrue advertisement about another producer is defamation or misrepresentation, not a financial statement.

* Option B: Correct. Posting false information about an insurer's bankruptcy is a false financial statement, violating Oklahoma law.

* Option C: Incorrect. Flyers about a criminal past are defamatory but not related to financial statements.

* Option D: Incorrect. Hateful postcards are unprofessional but do not constitute a false financial statement.

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

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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. § 1204 (unfair trade practices).

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

질문 # 145

A form of an accelerated death benefit is a

- A. terminal illness settlement benefit.
- B. home care benefit.
- C. cost of living benefit.
- D. nonforfeiture extended term benefit.

정답: A

설명:

An accelerated death benefit (ADB) provision allows an insured to receive a portion of the life insurance death benefit before death under specific conditions, such as a terminal illness. The terminal illness settlement benefit is a form of ADB, providing funds for medical or personal needs, as regulated in Oklahoma (Title 36 O.S. § 4051).

* Option A: Incorrect. A home care benefit relates to long-term care, not ADB.

* Option B: Incorrect. A nonforfeiture extended term benefit is a policy lapse option, not an ADB.

* Option C: Correct. A terminal illness settlement benefit is a type of accelerated death benefit.

* Option D: Incorrect. A cost of living benefit adjusts benefits for inflation, not an ADB.

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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. § 4051 (accelerated benefits).

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

질문 # 146

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Ok-Life-Accident-and-Health-or-Sickness-Producer 시험정보 : <https://www.itdumpskr.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-exam.html>

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