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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q19-Q24):

NEW QUESTION # 19

A person whose life is insured under a group insurance policy has the right to designate a beneficiary and the right to

- A. remain as an insured in the case of termination of employment.
- B. cash in the surrender value.
- C. convert the premiums to a different policy.
- **D. have an individual policy issued in the case of termination of employment.**

Answer: D

Explanation:

Under Oklahoma law (Title 36 O.S. § 4107), individuals covered by a group life insurance policy have the right to designate a beneficiary and, upon termination of employment or group membership, the right to convert the group coverage to an individual life insurance policy without evidence of insurability, typically within 31 days. This conversion right ensures continued coverage.

* Option A: Incorrect. Group life policies typically do not have cash surrender value for individual insureds.

* Option B: Incorrect. Converting premiums to a different policy is not a standard right.

* Option C: Incorrect. Remaining insured after termination requires COBRA (for health) or conversion, not automatic continuation.

* Option D: Correct. The insured has the right to convert to an individual policy upon termination.

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

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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. § 4107 (group life conversion rights).

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

NEW QUESTION # 20

Which rider includes coverage for the insured's spouse and children?

- A. Guaranteed insurability
- B. Jumping juvenile
- C. Payor benefit
- **D. Family**

Answer: D

Explanation:

A rider is an amendment to an insurance policy that modifies its coverage. In the context of life insurance, the family rider (also known as a family term rider) provides term life insurance coverage for the insured's spouse and children under the primary insured's policy. This rider is commonly offered to extend protection to family members without requiring separate policies.

* Option A: Incorrect. The payor benefit rider waives premiums if the policyowner (often a parent) becomes disabled or dies, typically used in juvenile policies. It does not provide coverage for family members.

* Option B: Correct. The family rider adds term life coverage for the insured's spouse and children, ensuring they are protected under the same policy.

* Option C: Incorrect. The jumping juvenile rider increases the death benefit of a juvenile policy at a specified age (e.g., 21) without additional underwriting. It applies only to the child, not the spouse.

* Option D: Incorrect. The guaranteed insurability rider allows the insured to purchase additional coverage at specified intervals without proving insurability, but it does not cover family members.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of life insurance riders.

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

NEW QUESTION # 21

Which of the following is a core benefit of Medicare supplemental insurance?

- A. At-home recovery.
- **B. First 3 pints of blood each year.**
- C. Preventive care.
- D. Basic drugs limit of \$1,250.

Answer: B

NEW QUESTION # 22

In Oklahoma, a foreign insurer is one formed under the laws of

- A. a country other than the United States.
- B. Oklahoma.
- C. Oklahoma or under the laws of a state geographically bordering Oklahoma.
- **D. another state or government of the United States.**

Answer: D

Explanation:

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

* Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.

* Option B: Incorrect. An insurer from a foreign country is an alien insurer.

* Option C: Correct. A foreign insurer is formed under the laws of another U.S. state or government.

* Option D: Incorrect. Geographic proximity is irrelevant; the definition is based on legal formation.

This question aligns with 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 # 23

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

Answer: D

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 # 24

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