

Quiz Ok-Life-Accident-and-Health-or-Sickness-Producer Test Dump & Oklahoma Life, Accident, and Health or Sickness Producer Exam Unparalleled Sample Questions Pdf

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 value 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

All we want you to know is that people are at the heart of our manufacturing philosophy, for that reason, we place our priority on intuitive functionality that makes our Insurance Licensing Certification exam question to be more advanced. Our Ok-Life-Accident-and-Health-or-Sickness-Producer exam prep is capable of making you test history and review performance, and then you can find your obstacles and overcome them. In addition, once you have used this type of Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Question online for one time, next time you can practice in an offline environment.

Candidates who become Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certified demonstrate their worth in the Insurance Licensing field. The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification is proof of their competence and skills. This is a highly sought-after skill in large Insurance Licensing companies and makes a career easier for the candidate. To become certified, you must pass the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification exam. For this task, you need high-quality and accurate Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam dumps.

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q40-Q45):

NEW QUESTION # 40

A single contract for group medical insurance issued to an employer is known as

- A. a certificate policy.
- B. an employer policy.
- C. a conglomerate policy.
- **D. a master policy.**

Answer: D

Explanation:

In group medical insurance, the master policy is the single contract issued to the employer or group sponsor (e.g., a trust or association) that outlines the terms, conditions, and coverage for the entire group. Individual employees receive certificates of insurance, which summarize their coverage under the master policy but are not the contract itself.

* Option A: Correct. The master policy is the contract issued to the employer for group medical insurance.

* Option B: Incorrect. "Employer policy" is not a standard insurance term.

* Option C: Incorrect. A certificate policy refers to the document given to individuals, not the group contract.

* Option D: Incorrect. "Conglomerate policy" is not a recognized term in insurance.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers group health insurance structures.

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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. § 4101 et seq. (group health insurance provisions).

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

NEW QUESTION # 41

In regards to advertising, insurers are responsible for which of the following?

- A. maintaining control over the cost of production.
- **B. maintaining control over content and form.**
- C. maintaining control of communications between agents.
- D. maintaining control over the cost of delivery.

Answer: B

Explanation:

Under Oklahoma insurance regulations (Title 36 O.S. § 1204 and O.A.C. 365:10-3-10), insurers are responsible for ensuring that all advertising materials comply with state laws, including maintaining control over the content and form to prevent misleading or deceptive practices. This includes ensuring advertisements are truthful, not disparaging, and compliant with regulatory standards.

* Option A: Correct. Insurers must control the content and form of advertising to ensure compliance.

* Option B: Incorrect. The cost of delivery is not a regulatory responsibility of insurers.

* Option C: Incorrect. The cost of production is an internal business matter, not a regulatory requirement.

* Option D: Incorrect. Communications between agents are not directly related to advertising content control.

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

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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; O.A.C. 365:10-3-10 (advertising rules).

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

NEW QUESTION # 42

In a term life insurance policy, premiums may be increased at the renewal of the policy. Prior to renewal, the premiums would be considered

- A. convertible.
- B. variable.
- C. level.
- D. adjustable.

Answer: C

Explanation:

In a term life insurance policy, premiums are typically level during the policy term (e.g., 10, 20 years), meaning they remain constant. At renewal, premiums may increase based on the insured's attained age, but during the initial term, they are fixed, as outlined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002).

* Option A: Incorrect. Convertible refers to a policy's ability to convert to permanent insurance, not premium structure.

* Option B: Correct. Premiums are level during the term prior to renewal.

* Option C: Incorrect. Variable premiums apply to certain flexible policies like universal life, not term.

* Option D: Incorrect. Adjustable premiums are not a standard term for level term policies.

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

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).

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

NEW QUESTION # 43

The Oklahoma Insurance Commissioner may place on probation, censure, suspend, revoke, or refuse to issue a license to an applicant for all of the following causes EXCEPT

- A. having admitted to have committed fraud.
- B. failing to pay state taxes.
- C. having been convicted of a misdemeanor.
- D. providing incorrect, misleading, or materially untrue information in the license application.

Answer: C

Explanation:

Under Title 36 O.S. § 1435.13, the Oklahoma Insurance Commissioner may take disciplinary action against a licensee for causes such as fraud, providing false information on a license application, or failing to comply with state laws, including tax obligations. However, a misdemeanor conviction does not automatically warrant license action unless it involves a crime of moral turpitude (e.g., fraud, theft) or is directly related to insurance activities.

* Option A: Incorrect (is a cause). Admitting to fraud is grounds for license suspension or revocation.

* Option B: Incorrect (is a cause). Providing misleading or untrue information on a license application is a violation.

* Option C: Correct (is the exception). A misdemeanor conviction alone, without specific relevance to insurance or moral turpitude, is not typically grounds for license action.

* Option D: Incorrect (is a cause). Failing to pay state taxes can lead to disciplinary action as a violation of state law.

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

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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. § 1435.13 (grounds for license discipline).

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

NEW QUESTION # 44

Which of the following is NOT a right of the life insurance policyowner?

- A. Revoke an absolute assignment.
- B. Assign or transfer the policy.
- C. Borrow from the cash values.
- D. Select and change a beneficiary.

Answer: A

Explanation:

A life insurance policyowner has several rights, including assigning or transferring the policy (e.g., through absolute or collateral assignment), borrowing against the cash value (in policies with cash value), and selecting or changing the beneficiary, as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4001 et seq.). However, an absolute assignment transfers all ownership rights to the assignee, and the original policyowner cannot unilaterally revoke it without the assignee's consent, as it is a complete transfer of ownership.

* Option A: Incorrect (is a right). The policyowner can assign or transfer the policy to another party.

* Option B: Incorrect (is a right). The policyowner can borrow against the cash value in policies like whole life or universal life.

* Option C: Incorrect (is a right). The policyowner can select and change the beneficiary unless restricted (e.g., irrevocable beneficiary).

* Option D: Correct (is not a right). An absolute assignment cannot be revoked by the original policyowner without the assignee's agreement.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers policyowner rights and assignments.

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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. (life insurance policy provisions).

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

NEW QUESTION # 45

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No doubt the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification is one of the most challenging certification exams in the market. This Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification exam gives always a tough time to Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam candidates. The DumpsTests understands this hurdle and offers recommended and real Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer exam practice questions in three different formats.

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