

OK LIFE, ACCIDENT AND HEALTH OR SICKNESS PRODUCER

150 Questions plus 5 unscored - 150 Minutes

Licensing (9 items)

Appointment Procedures 36 O.S. § 1435.15

Change of Address 36 O.S. § 1435.8(F)

Disciplinary Actions 36 O.S. § 1435.13, 1435.26

Maintenance (including CE) 36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1

Process 36 O.S. § 1435.7, 1435.12

Purpose 36 O.S. § 1435.1-1435.4

Qualifications 36 O.S. § 401 - 406, 1435.7, 1435.24

Types of Licensees 36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31

State Insurance Statutes, Rules, and Regulations (29 items)

Accelerated Benefits Reg. 365: 10-5-101

Capacity to Contract for Insurance - Minors 36 O.S. § 3606(B)

Credit Life, Accident, and Health Reg: 365: 10-5-60 through 10-5-74

Domestic, Foreign, and Alien Insurers 36 O.S. § 601- 606.1

Eligibility Requirements 36 O.S. § 6058

Examination of Books and Records 36 O.S. § 1435.13(E)

Fair Credit Reporting Act 36 O.S. § 950-959

Fraternal Benefit Society 36 O.S. § 2701.1

Fraud and False Statements 36 O.S. § 1204

Insurance Commissioner General Duties and Powers 36 O.S. § 302, 307, 307.1, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5

Insurance Information and Privacy Protection Reg. 365: 35-1-12

Life and Health Insurance Guaranty Association Act 36 O.S. § 2022-2025

Life Insurance and Annuities 36 O.S. § 4008(A), 4034(G)

Mandated or Required Benefits 36 O.S. § 6060, 6060.2- 6060.4, 6060.20, 6060.21, 6060.8

Mandated or Required Offers 36 O.S. § 1162, 7003

Marketing/Advertising Practices Reg. 365: 10-3-3, 10-3-31

Medicare Supplement Reg. 365:10-5-125

Mutual Insurers 36 O.S. § 2103

Other Requirements 36 O.S. § 6519

Payment or Acceptance of Commission 36 O.S. § 1111, 1435.14

Proof of Loss 36 O.S. § 3629, 4805

Small Employer Health Insurance 36 O.S. § 6512, 6513, 6515, 6519, 6527

Standard Nonforfeiture Law 36 O.S. § 4029, 4030

State Specific Definitions 36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1

Stock Insurers 36 O.S. § 2102

Suitability 36 O.S. § 4429; 365:10-5-48.3, Reg. 365:10-5-48.5

Unfair Claims Settlement Practices Act 36 O.S. § 1250.2 - 1250.17

Unfair Practices and Frauds 36 O.S. § 1201-1207

Rebating and Inducements 36 O.S. § 1204(8) and 1204(10)

Defamation 36 O.S. § 1204(3)

Twisting 36 O.S. § 1204(1)

Policy document electronic delivery 36 O.S. § 123

Federal Regulation Fair Credit Reporting Act (15 USC 1681– 1681d)
Federal Regulation Fraud and false statements (18 USC 1033, 1034)
Provisions, Options, Exclusions, Riders, Clauses, and Rights (42 Items)
Mandatory Provisions
Entire Contract
Time Limit on Certain Defenses
Grace Period
Notice of Claim
Claim Forms
Proof of Loss
Time of Payment of Claims
Payment of Claims
Legal Actions
Change of Beneficiary
Continuation and Extension of Benefits
Preexisting Conditions
Policy Provisions and Options
Insuring Clause
Free Look
Consideration Clause
Owner's Rights
Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable
Common Disaster
Premium Payment
Modes
Automatic Premium Loan
Reinstatement
Policy Loans, Withdrawals, Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
Other Provisions and Clauses
Probationary Period
Elimination Period
Coinsurance
Deductibles
Copayment
Policy Exclusions
Policy Riders
Waiver of Premium

Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Accelerated Benefits
Rights of Renewability
Non-cancellable
Cancellable
Guaranteed Renewable
COBRA
HIPAA
Life Products (30 Items)
Whole Life - Stock/Mutual
Term
Universal Life
Endowment
Joint Life
Survivorship
Annuities
Fixed
Equity
Variable Annuity
Variable Life
Group Life
Viatical Settlement
Underwriting (13 Items)
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Delivering the Policy
When Coverage Begins
Insurable Interest
Medical Information and Consumer Reports
Sales Practices
Considerations in Replacing Insurance (2 Items)
State Replacement Requirements
Health Providers and Products (15 Items)
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Major Medical
HMOs
PPOs
MEWAs
Group Health Plans
Credit Disability Policy
Disability Income
Dental

Medicare (5 Items)

Medicare Advantage (Part C)

Part D

Medicare Supplement Plans

Long-Term Care (LTC) Policies (5 items)

Deductibility of Premiums for LTC Insurance for State Income Tax Purposes

Renewal Features

Sales Requirements

Minimum Standards

Coverage Selections

Suitability