

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, 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

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)

OK LIFE, ACCIDENT AND HEALTH OR SICKNESS PRODUCER**150 Questions plus 5 unscored - 150 Minutes**

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 provision

Policy Loans, Withdrawals, Partial Surrenders

Nonforfeiture Options

Dividends and Dividend Options

Incontestability

Assignments

Suicide

Misstatement of Age

Settlement Options

Fraud

Other Provisions and Clauses

Waiting period

Elimination Period

Coinsurance

Deductibles

Copayment

Policy Exclusions

Policy Riders

Waiver of Premium

Guaranteed Insurability

OK LIFE, ACCIDENT AND HEALTH OR SICKNESS PRODUCER**150 Questions plus 5 unscored - 150 Minutes**

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

Joint Life

Survivorship

Annuities

Fixed

Equity Indexed

Variable Annuity

Variable Life

Group Life

Viatical Settlement

Modified Endowment Contract (MEC)

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 Indemnity

Major Medical

HMOs

PPOs

MEWAs

Group Health Plans

Credit Disability Policy

Disability Income

OK LIFE, ACCIDENT AND HEALTH OR SICKNESS PRODUCER**150 Questions plus 5 unscored - 150 Minutes**

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