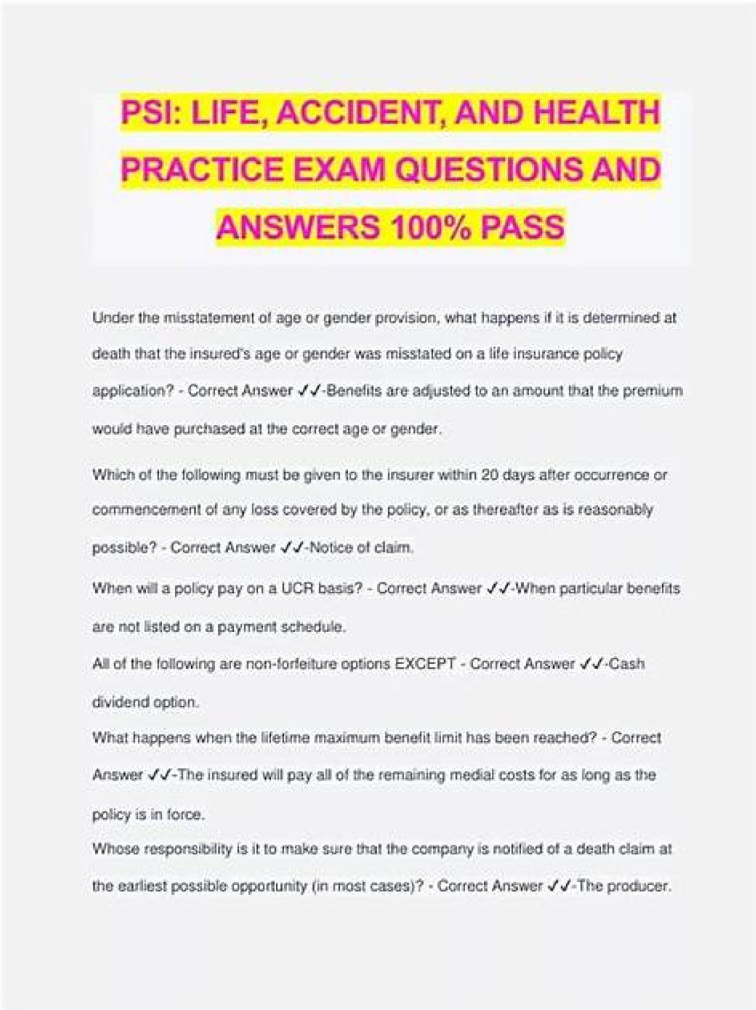
# 100% Pass 2025 Ok-Life-Accident-and-Health-or-Sickness-Producer: Updated Oklahoma Life, Accident, and Health or Sickness Producer Exam Valid Test Tips



**PSI: LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM QUESTIONS AND ANSWERS 100% PASS**

Under the misstatement of age or gender provision, what happens if it is determined at death that the insured's age or gender was misstated on a life insurance policy application? - Correct Answer ✓✓-Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.

Which of the following must be given to the insurer within 20 days after occurrence or commencement of any loss covered by the policy, or as thereafter as is reasonably possible? - Correct Answer ✓✓-Notice of claim.

When will a policy pay on a UCR basis? - Correct Answer ✓✓-When particular benefits are not listed on a payment schedule.

All of the following are non-forfeiture options EXCEPT - Correct Answer ✓✓-Cash dividend option.

What happens when the lifetime maximum benefit limit has been reached? - Correct Answer ✓✓-The insured will pay all of the remaining medial costs for as long as the policy is in force.

Whose responsibility is it to make sure that the company is notified of a death claim at the earliest possible opportunity (in most cases)? - Correct Answer ✓✓-The producer.

With our Ok-Life-Accident-and-Health-or-Sickness-Producer learning materials, what you receive will never be only the content of the material, but also our full-time companionship and meticulous help. After you have successfully paid, we will send all the Ok-Life-Accident-and-Health-or-Sickness-Producer information to your email within 10 minutes. During your installation, our Ok-Life-Accident-and-Health-or-Sickness-Producer study guide is equipped with a dedicated staff to provide you with free remote online guidance.

We are carrying out renovation about Ok-Life-Accident-and-Health-or-Sickness-Producer test engine all the time to meet the different requirements of the diversified production market. Thus we have prepared three kinds of versions on Ok-Life-Accident-and-Health-or-Sickness-Producer preparation materials. If you are used to study with paper-based materials you can choose the PDF version of our Ok-Life-Accident-and-Health-or-Sickness-Producer Study Guide. If you would like to get the mock test before the real Ok-Life-Accident-and-Health-or-Sickness-Producer exam you can choose the software version, and if you want to study in anywhere at any time then our online APP version is your best choice since you can download it in any electronic devices.

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## Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer

## Exam Questions Answers | Upgrade Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps

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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q90-Q95):

**NEW QUESTION # 90**
An endorsement to an insurance policy that modifies clauses and provisions of the policy is referred to as

- A. an attachment.
- B. a supplement.
- C. a rider.
- D. an add-on.

**Answer: C**

Explanation:
Arideris an endorsement or amendment to an insurance policy that modifies its clauses, provisions, or coverage. Riders can add, remove, or alter benefits, such as adding coverage for a specific condition or family members in life or health insurance policies. The term is standard in Oklahoma insurance law and practice.
* Option A: Incorrect. An attachment is not a specific insurance term for policy modifications.
* Option B: Incorrect. A supplement may refer to additional coverage but is not the standard term for policy endorsements.
* Option C: Correct. A rider is an endorsement that modifies policy provisions.
* Option D: Incorrect. "Add-on" is not a formal insurance term for policy modifications.
This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers policy endorsements.
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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 et seq. (policy provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

**NEW QUESTION # 91**
How does a survivorship life policy payout?

- A. upon granting of a divorce decree
- B. upon the death of the last surviving insured
- C. upon attainment of a fixed age
- D. upon the death of the first insured

**Answer: B**

Explanation:
Asurvivorship life policy(second-to-die insurance) covers two or more individuals (typically spouses) and pays the death benefitupon the death of the last surviving insured. It is often used for estate planning, as defined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002). This contrasts with a joint life policy, which pays on the first death.
* Option A: Incorrect. Payout is not tied to a fixed age but to the last insured's death.
* Option B: Incorrect. Divorce does not trigger a payout; it may affect ownership or beneficiaries.
* Option C: Incorrect. Payout occurs on the last insured's death, not the first.
* Option D: Correct. The policy pays upon the death of the last surviving insured.
:

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 # 92**
A whole life policy payment period is related to an annual premium in which of the following ways?

- A. The payment period is not related to the annual premium.
- B. The shorter the payment period, the lower the annual premium.
- C. The longer the payment period, the higher the annual premium.
- D. The shorter the payment period, the higher the annual premium.

**Answer: D**

Explanation:
In a whole life insurance policy, thepayment periodrefers to the duration over which premiums are paid (e.g., until age 100, or a limited period like 20 years). A shorter payment period (e.g., 10-pay or 20-pay whole life) requires higher annual premiums because the total cost of the policy is compressed into fewer payments, while a longer payment period (e.g., until age 100) spreads the cost, resulting in lower annual premiums.
* Option A: Incorrect. The payment period directly affects the annual premium amount.
* Option B: Incorrect. A shorter payment period increases, not decreases, the annual premium.
* Option C: Correct. A shorter payment period results in a higher annual premium due to the condensed payment schedule.
* Option D: Incorrect. A longer payment period typically lowers the annual premium, not increases it.
This question aligns with the Prometric content outline under "Life Products," which covers whole life insurance premium structures.
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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 # 93**
Which of the following is a core benefit of Medicare supplemental insurance?

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

**Answer: A**

Explanation:
Medicare supplemental insurance(Medigap) covers gaps in Original Medicare (Parts A and B), such as deductibles, coinsurance, and certain costs not covered by Medicare. A core benefit, included in most Medigap plans (e.g., Plans A-N), is coverage for thefirst 3 pints of bloodeach year, which Medicare Part A does not cover. Other options like at-home recovery or prescription drugs are not core benefits, and preventive care is covered by Medicare, not Medigap.
* Option A: Correct. The first 3 pints of blood is a core Medigap benefit.
* Option B: Incorrect. At-home recovery is not a standard core benefit in most Medigap plans.
* Option C: Incorrect. Prescription drug coverage is not a core Medigap benefit; it's covered by Medicare Part D.
* Option D: Incorrect. Preventive care is covered by Medicare Part B, not a core Medigap benefit.
This question falls under the Prometric content outline section on "Medicare," which covers Medigap benefits.
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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Medicare).
Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).
CMS, Medicare & You Handbook (Medigap benefits).

**NEW QUESTION # 94**
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.

**Answer: A**

Explanation:
Anaccelerated death benefit (ADB)provision allows an insured to receive a portion of the life insurance death benefit before death under specific conditions, such as aterminal illness. Theterminal illness settlement benefitis 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.

**NEW QUESTION # 95**
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