

# Free PDF Trustable Ok-Life-Accident-and-Health-or-Sickness-Producer - Free Oklahoma Life, Accident, and Health or Sickness Producer Exam Updates

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## Oklahoma Life and Health Insurance Exam questions with correct answers

All of the following are included as part of a contract in the entire contract provision EXCEPT the

riders  
application  
changes made by the producer  
policy ans ✓✓ changes made by the producer

Health insurance involves two perils, accident and \_\_\_\_ ans ✓✓ sickness

All of the following riders can increase the death benefit amount EXCEPT

Cost of Living  
Waiver of Premium  
Accidental Death Rider  
Guaranteed Insurability ans ✓✓ Waiver of Premium

Of the following dividend options, which of these is taxable?

Reduction of premium  
One year term  
Paid-up additions  
Accumulation at interest ans ✓✓ Accumulation at interest

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### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q52-Q57):

#### NEW QUESTION # 52

A form of an accelerated death benefit is a

- A. cost of living benefit.
- B. nonforfeiture extended term benefit.
- C. home care benefit.
- **D. terminal illness settlement benefit.**

**Answer: D**

Explanation:

An accelerated death benefit (ADB) provision allows an insured to receive a portion of the life insurance death benefit before death under specific conditions, such as a terminal illness. The terminal illness settlement benefit is 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 # 53

How many days does the insured have to notify the insurer to add a newly-born child to continue coverage?

- A. 14 days.
- **B. 31 days.**
- C. 21 days.
- D. 30 days.

**Answer: B**

Explanation:

In life and health insurance policies with family or dependent coverage riders, Oklahoma insurance regulations typically allow a 31-day period for the insured to notify the insurer of a newly-born child to add them to the policy for continued coverage. This aligns with standard provisions for automatic coverage of newborns, which often provide temporary coverage from birth (e.g., for 31 days) before requiring formal notification and premium adjustment to maintain coverage.

\* Option A: Correct. The insured has 31 days to notify the insurer to add a newly-born child, consistent with standard policy provisions and Oklahoma regulations.

\* Option B: Incorrect. 30 days is not the standard timeframe in Oklahoma for this purpose.

\* Option C: Incorrect. 21 days is too short and not aligned with typical insurance provisions.

\* Option D: Incorrect. 14 days is insufficient for the notification period in most policies.

This question is part of the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers dependent coverage and policy provisions.

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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. (life and health insurance policy provisions).

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

#### NEW QUESTION # 54

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

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

**Answer: D**

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 # 55

Which rider would allow additional insurance to be purchased at specified dates or events, without additional underwriting?

- A. Guaranteed insurability
- B. Disability income
- C. Cost of living
- D. Guaranteed renewability

**Answer: A**

Explanation:

The guaranteed insurability rider allows the insured to purchase additional life insurance at specified dates or life events (e.g., marriage, childbirth) without proving insurability, ensuring coverage despite health changes. This is a standard rider in Oklahoma (Title 36 O.S. § 4001 et seq.).

\* Option A: Incorrect. Guaranteed renewability applies to policy renewals, not additional coverage.

\* Option B: Correct. The guaranteed insurability rider allows additional insurance without underwriting.

\* Option C: Incorrect. A cost of living rider adjusts benefits for inflation, not additional coverage.

\* Option D: Incorrect. A disability income rider provides income replacement, not additional insurance.

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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 provisions).

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

### NEW QUESTION # 56

One advantage of a whole life insurance policy is that it offers

- **A. Permanent coverage.**
- B. Variable premium amounts.
- C. Initial lower premiums.
- D. Liberal underwriting guidelines.

**Answer: A**

Explanation:

A whole life insurance policy provides permanent coverage for the insured's entire life, as long as premiums are paid, along with a guaranteed death benefit and cash value accumulation. This is a key advantage over term life, which is temporary. Whole life premiums are typically higher than term life, and underwriting guidelines or premium flexibility depend on the insurer, not the product itself.

\* Option A: Incorrect. Underwriting guidelines vary by insurer, not by policy type.

\* Option B: Incorrect. Whole life has higher initial premiums compared to term life.

\* Option C: Incorrect. Whole life typically has fixed premiums, unlike universal life, which offers variable premiums.

\* Option D: Correct. Permanent coverage is a primary advantage of whole life insurance.

This question falls under the Prometric content outline section on "Life Products," which covers the benefits of whole life insurance.

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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).

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### NEW QUESTION # 57

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