

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions - Quick Tips To Pass [2026]

Life Insurance Producer/Agent Practice Exam Questions and Answers 100% Pass

Life insurance helps meet estate planning objectives because it is: ✓✓a liquid asset at death

Which one of the following statements about a life insurance policy rider regarding waiver of premiums and disability income is true? ✓✓In addition to waiving premiums during periods of disability, it provides a monthly income.

Which rider is included in a policy with whole life insurance on the principal insured and term insurance on the insured's spouse and children? ✓✓a family rider

A rated life insurance policy is issued at: ✓✓Substandard risk rate

The beneficiary of a life insurance policy originally is indicated: ✓✓on the life insurance application

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q85-Q90):

NEW QUESTION # 85

An individual who is NOT acceptable by an insurer at standard rates because of health, habits, or occupation is called a

- A. rating risk.
- **B. substandard risk.**
- C. standard risk.
- D. preferred risk.

Answer: B

Explanation:

In insurance underwriting, individuals are classified based on their risk profile. A substandard risk is an applicant who, due to health issues, hazardous habits (e.g., smoking), or high-risk occupations (e.g., stunt performer), cannot be insured at standard rates. These individuals may be offered coverage at higher premiums or with exclusions, as outlined in standard underwriting practices and Oklahoma's regulations (Title 36 O.S. § 1204).

* Option A: Incorrect. "Rating risk" is not a standard underwriting term.

* Option B: Incorrect. A standard risk qualifies for standard rates with average risk.

* Option C: Incorrect. A preferred risk qualifies for lower-than-standard rates due to low risk.

* Option D: Correct. A substandard risk is not acceptable at standard rates due to higher risk factors.

This question aligns with the Prometric content outline under "Underwriting," which covers risk classification.

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

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

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

NEW QUESTION # 86

One advantage of an individual term life insurance policy is

- A. It offers a cash value.
- B. Death benefits always remain level.
- **C. Initial costs are lower.**
- D. Premiums will decrease as insured ages.

Answer: C

Explanation:

Term life insurance provides coverage for a specific period at a lower premium cost compared to permanent insurance, such as whole life. The primary advantage is its affordability, making it suitable for individuals needing significant coverage with lower initial costs. Unlike whole life, term life does not accumulate cash value, and premiums typically increase upon renewal as the insured ages.

* Option A: Incorrect. Premiums for term life do not decrease as the insured ages; they increase at renewal due to higher risk.

* Option B: Incorrect. While death benefits in level term policies remain constant during the term, this is not the primary advantage compared to lower costs.

* Option C: Correct. Term life has lower initial costs, making it more affordable for the same coverage amount compared to

permanent insurance.

* Option D: Incorrect. Term life does not offer a cash value, a feature of permanent insurance.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics and advantages of term 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 (definitions of life insurance products).

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

NEW QUESTION # 87

Accidental death covers death from

- A. infections.
- B. self-inflicted wounds.
- **C. drowning.**
- D. terminal illness.

Answer: C

Explanation:

Accidental death insurance(or accidental death and dismemberment, AD&D) covers death resulting from accidental bodily injury, independent of illness or intentional acts. Drownings is an example of an accidental cause of death typically covered under such policies. Exclusions often include death from illness, infections, or self-inflicted injuries, as outlined in standard policy provisions.

* Option A: Incorrect. Terminal illness is a natural cause, not covered by accidental death insurance.

* Option B: Correct. Drowning is an accidental cause of death, covered by AD&D policies.

* Option C: Incorrect. Infections are typically excluded as they are not accidental injuries.

* Option D: Incorrect. Self-inflicted wounds are intentional and excluded from coverage.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers accidental death coverage.

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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. § 4001 et seq. (policy provisions).

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

NEW QUESTION # 88

Oklahoma resident Joe served in the military the past 4 years. When he returned and tried to reinstate his individual health insurance policy, he was denied coverage. His producer stated that because he was covered under a government plan he would be required to be re-underwritten as a new applicant subject to more restrictive coverage and increased premiums. Which of the following is TRUE?

- A. Joe is not required to undergo the initial underwriting process but he cannot be reinstated under his personal plan unless he is free of pre-existing conditions.
- B. Joe is subject to being re-underwritten in terms of his current health conditions because he cannot be penalized with more restrictive coverage.
- **C. Joe cannot be denied reinstatement into his same individual health insurance policy that lapsed as a result of Joe becoming covered by a government-sponsored health plan.**
- D. Joe cannot be denied reinstatement in his prior individual health insurance policy unless the federal government denies him coverage based on health conditions unrelated to his military service.

Answer: C

Explanation:

Under the federal Uniformed Services Employment and Reemployment Rights Act (USERRA)(38 U.S.C.

§ 4317) and Oklahoma's insurance regulations (Title 36 O.S. § 4405), military members whose individual health insurance lapsed due to active duty and coverage under a government-sponsored plan (e.g., TRICARE) are entitled to reinstatement of their prior policy without re-underwriting or new pre-existing condition exclusions, provided they apply within a specified period (typically 120 days) after leaving service. Joe cannot be denied reinstatement due to his military service coverage.

- * Option A: Incorrect. Joe is not subject to re-underwriting for reinstatement post-military service.
- * Option B: Incorrect. Joe does not need to be free of pre-existing conditions for reinstatement.
- * Option C: Correct. Joe cannot be denied reinstatement of his lapsed policy due to government plan coverage.
- * Option D: Incorrect. Federal government denial is irrelevant; USERRA protects reinstatement rights.

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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. § 4405 (health insurance provisions).

USERRA, 38 U.S.C. § 4317 (health plan reinstatement for military service).

NEW QUESTION # 89

To apply for a life or health insurance policy,

- A. all possible serious medical conditions must be diagnosed and recorded.
- **B. the insured individual's medical history may be reviewed and reported.**
- C. a physical examination must be performed by a licensed physician.
- D. the insured must report all information about family illnesses.

Answer: B

Explanation:

When applying for a life or health insurance policy in Oklahoma, the insurer's underwriting process typically involves reviewing the applicant's medical history to assess risk, as permitted under Title 36 O.S. § 1204. This may include questions about personal and family health, but not all family illnesses need to be reported unless specifically requested. Physical examinations are not always required, and undiagnosed conditions are not expected to be recorded; the applicant must disclose known conditions truthfully.

- * Option A: Incorrect. Reporting all family illnesses is not mandatory unless relevant to underwriting questions.
- * Option B: Incorrect. A physical exam is not always required; it depends on the insurer's underwriting guidelines.
- * Option C: Incorrect. Undiagnosed conditions cannot be recorded; only known conditions are reported.
- * Option D: Correct. The insured's medical history may be reviewed and reported during underwriting.

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

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

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NEW QUESTION # 90

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