

Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Test Sims | Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Forum



The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) practice questions (desktop and web-based) are customizable, meaning users can set the questions and time according to their needs to improve their discipline and feel the real-based exam scenario to pass the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Certification. Customizable mock tests comprehensively and accurately represent the actual Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification exam scenario.

TestKingFree provides Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer desktop-based practice software for you to test your knowledge and abilities. The Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer desktop-based practice software has an easy-to-use interface. You will become accustomed to and familiar with the free demo for Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions. Exam self-evaluation techniques in our Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer desktop-based software include randomized questions and timed tests. These tools assist you in assessing your ability and identifying areas for improvement to pass the Oklahoma Life, Accident, and Health or Sickness Producer Exam certification exam.

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q156-Q161):

NEW QUESTION # 156

A policyowner purchased a whole life policy. How long after purchase can the policyowner borrow against the cash value of the

policy?

- A. 1 year
- B. 3 years
- C. 2 years
- D. never

Answer: A

Explanation:

Whole life insurance policies accumulate cash value over time, which policyowners can borrow against.

Typically, cash value begins to accrue immediately, but sufficient value for a loan is often available after 1 year, depending on the policy's terms and premium payments. Oklahoma law (Title 36 O.S. § 4029) requires nonforfeiture benefits, including access to cash value, but does not specify a minimum time; insurer practices generally allow loans after 1 year when cash value is meaningful.

* Option A: Incorrect. Policyowners can borrow against cash value once it accumulates.

* Option B: Correct. Loans are typically available after 1 year, as cash value is sufficient.

* Option C: Incorrect. 2 years is not a standard requirement; loans are often available sooner.

* Option D: Incorrect. 3 years is excessive; most policies allow loans earlier.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers cash value loans.

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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. § 4029 (nonforfeiture benefits).

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

NEW QUESTION # 157

The elimination period in an individual disability insurance policy refers to the

- A. length of time a policy will continue to pay for specific disabilities.
- B. amount of time a disabled person must wait before benefits are paid.
- C. point in time when benefits are exhausted.
- D. period of time that benefits are still payable after an insurance company discontinues a policy.

Answer: B

Explanation:

The elimination period in an individual disability insurance policy is the waiting period between the onset of a disability and the time when benefit payments begin. It is essentially a deductible in time, during which the insured must be disabled before receiving benefits. This period can range from 30 days to several months, depending on the policy, and is designed to reduce premiums by excluding short-term disabilities.

* Option A: Incorrect. The length of time benefits are paid is determined by the benefit period, not the elimination period.

* Option B: Correct. The elimination period is the amount of time the insured must wait after becoming disabled before benefits are paid.

* Option C: Incorrect. The point when benefits are exhausted is related to the benefit period or policy limits, not the elimination period.

* Option D: Incorrect. The elimination period does not apply after the policy is discontinued; it applies at the start of a disability claim.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of disability insurance provisions.

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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. § 4405 (health insurance policy provisions).

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

NEW QUESTION # 158

The primary reason for purchasing life insurance is to provide

- A. safety of principal.
- **B. death benefits.**
- C. retirement income.
- D. tax deduction.

Answer: B

Explanation:

The primary purpose of life insurance is to provide a death benefit, which is a financial payout to beneficiaries upon the insured's death, ensuring financial protection for dependents or obligations (Title 36 O.S. § 4002).

While some policies offer cash value or tax advantages, these are secondary to the death benefit.

* Option A: Incorrect. Tax deductions are not the primary reason; they may apply to specific scenarios but are secondary.

* Option B: Correct. Death benefits are the primary reason for purchasing life insurance.

* Option C: Incorrect. Retirement income is a goal of annuities or cash value policies, not the primary purpose.

* Option D: Incorrect. Safety of principal relates to investments, not the core purpose of 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).

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

NEW QUESTION # 159

An example of a false financial statement is which one of the following?

- **A. An insurance producer posts information about a profitable insurer going bankrupt.**
- B. An insurance producer published an untrue newspaper advertisement about another producer.
- C. An insurance producer hands out flyers about another producer's criminal past.
- D. An insurance producer mails out hateful postcards about a local insurer.

Answer: A

Explanation:

A false financial statement in the context of insurance refers to a misrepresentation of an insurer's financial condition, such as falsely claiming insolvency or bankruptcy, which is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This can mislead consumers and harm the insurer's reputation.

Option B directly involves a false claim about an insurer's financial status.

* Option A: Incorrect. An untrue advertisement about another producer is defamation or misrepresentation, not a financial statement.

* Option B: Correct. Posting false information about an insurer's bankruptcy is a false financial statement, violating Oklahoma law.

* Option C: Incorrect. Flyers about a criminal past are defamatory but not related to financial statements.

* Option D: Incorrect. Hateful postcards are unprofessional but do not constitute a false financial statement.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

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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. § 1204 (unfair trade practices).

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

NEW QUESTION # 160

An insured individual takes out a life insurance policy on himself and commits suicide 13 months later. Since the policy has an expressed provision limiting the liability of the insurer against suicide, the insurer is

- A. obligated to reimburse the amount of the premiums paid for the policy.
- B. liable for the full value of the policy if the insured individual was proven to be insane at the time of his death.
- **C. not liable to make any payouts on the policy.**
- D. liable to pay the full value of the policy.

Answer: C

Explanation:

Most life insurance policies include a suicide clause, typically lasting 2 years in Oklahoma (Title 36 O.S. § 4004), which limits the insurer's liability if the insured commits suicide within that period. If suicide occurs within the clause's timeframe (e.g., 13 months), the insurer is generally not liable to pay the death benefit and instead refunds the premiums paid. However, the question emphasizes the policy's expressed provision limiting liability, suggesting no payout beyond premiums, making "not liable to make any payouts" the most accurate choice. Insanity is not a standard exception unless specified.

* Option A: Incorrect. While premium refunds are common, the question emphasizes no payouts, aligning with the provision's limit.

* Option B: Correct. The insurer is not liable to make any payouts due to the suicide clause.

* Option C: Incorrect. The full value is not paid within the suicide clause period.

* Option D: Incorrect. Insanity is not a standard exception in suicide clauses unless explicitly stated.

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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. § 4004 (suicide clause provisions).

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NEW QUESTION # 161

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