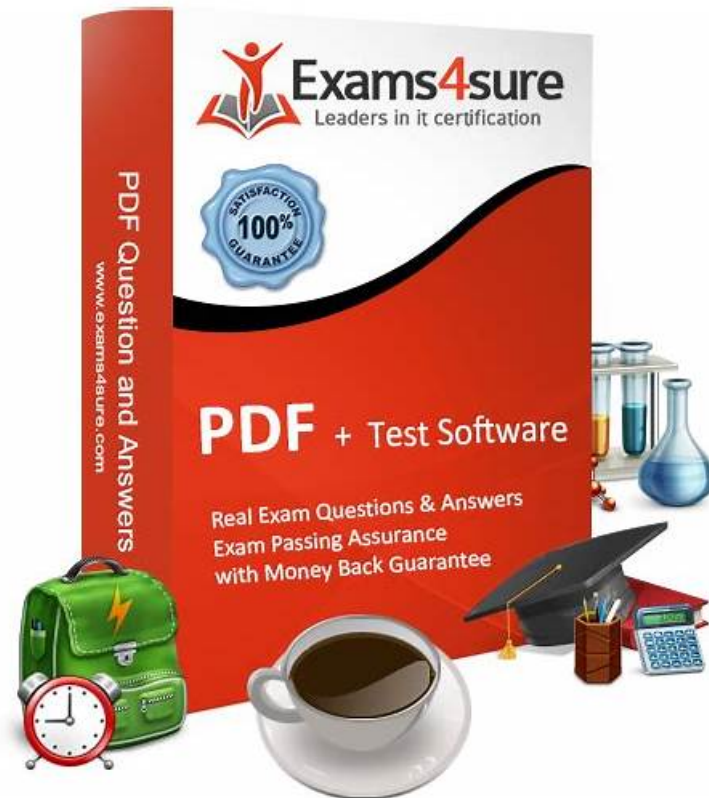


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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness

## Producer Exam Sample Questions (Q66-Q71):

### NEW QUESTION # 66

Many Universal Life Policies will permit a partial surrender of cash value. The surrender amount would

- A. increase the cash value.
- B. increase the face amount.
- C. have to be repaid.
- D. not need to be repaid.

**Answer: D**

Explanation:

Universal life insurance is a flexible permanent life insurance product with a cash value component. A partial surrender allows the policyowner to withdraw a portion of the cash value, reducing both the cash value and, typically, the death benefit. Unlike a policy loan, a partial surrender does not need to be repaid, as it is a withdrawal of the policyowner's own funds.

\* Option A: Incorrect. Partial surrenders are not loans and do not require repayment.

\* Option B: Incorrect. A partial surrender reduces the death benefit, not increases the face amount.

\* Option C: Incorrect. A partial surrender decreases the cash value, not increases it.

\* Option D: Correct. The surrender amount does not need to be repaid, as it is a withdrawal.

This question aligns with the Prometric content outline under "Life Products," which covers universal life insurance features, including cash value options.

:

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

Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits and cash value).

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

### NEW QUESTION # 67

A fraternal benefit society is characterized by all of the following EXCEPT

- A. for profit.
- B. incorporated.
- C. conducted solely for the benefit of its members.
- D. without capital stock.

**Answer: A**

Explanation:

A fraternal benefit society, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 2711), is an incorporated organization without capital stock, operating on a lodge system with a representative form of government, and providing insurance benefits solely for its members and their beneficiaries. Unlike commercial insurers, fraternal benefit societies are not-for-profit entities, making "for profit" an incorrect characteristic.

\* Option A: Incorrect (is a characteristic). Fraternal benefit societies are incorporated entities.

\* Option B: Incorrect (is a characteristic). They operate without capital stock, distinguishing them from stock insurers.

\* Option C: Correct (is not a characteristic). Fraternal benefit societies are not-for-profit, not for-profit organizations.

\* Option D: Incorrect (is a characteristic). They exist solely for the benefit of their members.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers types of insurers, including fraternal benefit societies.

:

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. § 2711 (fraternal benefit societies).

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

### NEW QUESTION # 68

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

**Answer: D**

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).

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

#### **NEW QUESTION # 69**

A difference between permanent and term life insurance is

- A. permanent life may develop cash value.
- B. permanent life automatically covers an insured for 5 years even when premiums are not paid.
- C. term life only covers the insured for 1 year.
- D. term life is more economical for the insured over a long life span.

**Answer: A**

Explanation:

Permanent life insurance (e.g., whole life, universal life) and term life insurance differ fundamentally in their structure and benefits. Permanent life insurance provides coverage for the insured's entire life (as long as premiums are paid) and often includes a savings component that accumulates cash value. Term life insurance provides coverage for a specific period (e.g., 10, 20, or 30 years) and does not build cash value.

\* Option A: Incorrect. Term life insurance can cover the insured for various periods (e.g., 5, 10, 20 years), not strictly 1 year, depending on the policy term selected.

\* Option B: Incorrect. Term life is generally more economical for short-term needs due to lower premiums, but over a long life span, permanent life may be more cost-effective due to its lifelong coverage and cash value growth.

\* Option C: Correct. Permanent life insurance may develop cash value, which can be borrowed against or withdrawn, while term life does not have this feature.

\* Option D: Incorrect. Permanent life insurance does not automatically provide coverage for 5 years without premium payments.

Policies may lapse without payment unless nonforfeiture options (e.g., extended term or reduced paid-up insurance) are exercised.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics of term and permanent life insurance.

:

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

Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits in life insurance).

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

#### **NEW QUESTION # 70**

Which of the following is a core benefit of Medicare supplemental insurance?

- A. At-home recovery.
- B. Basic drugs limit of \$1,250.

- C. Preventive care.
- D. First 3 pints of blood each year.

**Answer: D**

## NEW QUESTION # 71

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