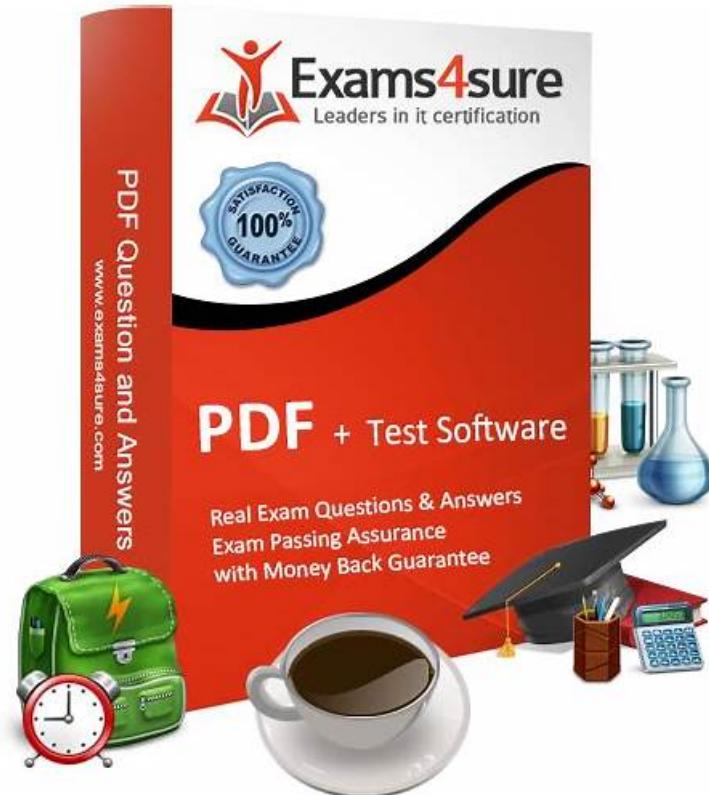


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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q64-Q69):

NEW QUESTION # 64

Under a group life policy, the policyowner is entitled to a grace period of 31 days for the payment of any premium due EXCEPT the first. During the grace period, the death benefit coverage shall

- A. be 50%.
- **B. continue in force.**
- C. be 75%.
- D. be discontinued.

Answer: B

Explanation:

Under Oklahoma insurance law and standard group life insurance provisions, a group life policy includes a mandatory grace period of 31 days for the payment of premiums (except the first premium, which must be paid to initiate coverage). During this grace period, the policy remains in force, and the full death benefit is payable if the insured dies, provided the premium is eventually paid or the policy has not lapsed.

* Option A: Incorrect. Coverage is not discontinued during the grace period; it continues to protect the insured.

* Option B: Incorrect. The death benefit is not reduced to 50% during the grace period; it remains at 100% of the policy's face amount.

* Option C: Correct. The death benefit coverage continues in force during the 31-day grace period, as mandated by Oklahoma law.

* Option D: Incorrect. The death benefit is not reduced to 75%; it remains fully in effect.

This provision is outlined in Oklahoma statutes and aligns with the Prometric exam content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of grace periods in group life policies.

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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. § 4105 (grace period requirements for group life insurance).

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

NEW QUESTION # 65

Under the Fair Credit Reporting Act, a consumer report includes

- A. any authorizations or approval of a specific extension of credit, directly or indirectly, by the issuer of a credit card.
- B. any report containing information solely as to transactions between the consumer and the person making the report.
- **C. communication of information by a consumer reporting agency bearing on a consumer's credit standing, worthiness, or personal characteristics.**
- D. communication of information among persons related by common ownership.

Answer: C

Explanation:

The Fair Credit Reporting Act (FCRA) (15 U.S.C. § 1681) defines a consumer report as information communicated by a consumer reporting agency that bears on a consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, used to determine eligibility for credit, insurance, or employment. This is relevant in insurance underwriting for consumer reports.

* Option A: Incorrect. Information among related entities is not a consumer report.

* Option B: Incorrect. Transaction reports between the consumer and the reporter are excluded from the FCRA definition.

* Option C: Correct. A consumer report includes information on credit standing and personal characteristics from a reporting agency.

* Option D: Incorrect. Credit card authorizations are not consumer reports under FCRA.

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

Fair Credit Reporting Act, 15 U.S.C. § 1681 (definition of consumer report).

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

NEW QUESTION # 66

The settlement option that allows proceeds to remain with the insurer and the earnings to be paid to the beneficiary on a monthly basis is called

- A. interest only.
- B. lump sum
- C. fixed period.
- D. fixed amount.

Answer: A

Explanation:

The interest only settlement option allows life insurance proceeds to remain with the insurer, with the earnings (interest) paid to the beneficiary periodically (e.g., monthly). The principal remains intact until another settlement option is chosen or the proceeds are withdrawn, as outlined in Oklahoma's life insurance regulations (Title 36 O.S. § 4001 et seq.).

* Option A: Correct. The interest only option pays earnings to the beneficiary while retaining the proceeds.

* Option B: Incorrect. Lump sum pays the entire proceeds at once.

* Option C: Incorrect. Fixed period pays principal and interest over a set time.

* Option D: Incorrect. Fixed amount pays a set amount until proceeds are exhausted.

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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 settlement options).

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

NEW QUESTION # 67

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

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

Answer: C

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 # 68

A common disaster provision states that if the beneficiary dies from the same accident as the insured individual, the insurer will proceed as if the

- A. insured individual outlived the beneficiary.
- B. beneficiary was never named on the policy.
- C. beneficiary outlived the insured individual.
- D. beneficiary and the insured individual died simultaneously.

Answer: C

Explanation:

The common disaster provision in a life insurance policy addresses situations where the insured and primary beneficiary die in the same accident. It typically includes a survivorship clause, presuming the beneficiary outlived the insured for a specified period (e.g., 14-30 days) unless proven otherwise. This ensures the death benefit passes to the beneficiary's estate or contingent beneficiaries, as outlined in Oklahoma's life insurance provisions (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. The provision does not assume the insured outlived the beneficiary.

* Option B: Correct. The insurer proceeds as if the beneficiary outlived the insured.

* Option C: Incorrect. Simultaneous death is addressed differently under the Uniform Simultaneous Death Act, not the common disaster provision.

* Option D: Incorrect. The provision does not treat the beneficiary as unnamed.

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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. (beneficiary provisions).

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

NEW QUESTION # 69

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