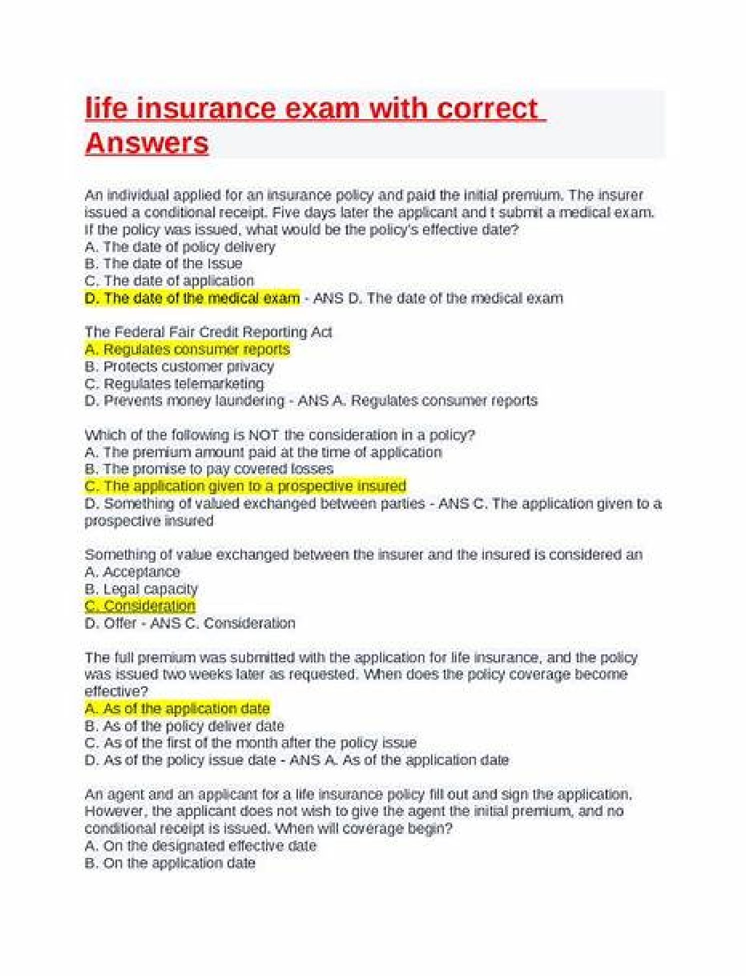
Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsmaterialien & Ok-Life-Accident-and-Health-or-Sickness-Producer Lernhilfe



life insurance exam with correct Answers

An individual applied for an insurance policy and paid the initial premium. The insurer issued a conditional receipt. Five days later the applicant and t submit a medical exam. If the policy was issued, what would be the policy's effective date?
A. The date of policy delivery
B. The date of the issue
C. The date of application
D. The date of the medical exam - ANS D. The date of the medical exam

The Federal Fair Credit Reporting Act
A. Regulates consumer reports
B. Protects customer privacy
C. Regulates telemarketing
D. Prevents money laundering - ANS A. Regulates consumer reports

Which of the following is NOT the consideration in a policy?
A. The premium amount paid at the time of application
B. The promise to pay covered losses
C. The application given to a prospective insured
D. Something of valued exchanged between parties - ANS C. The application given to a prospective insured

Something of value exchanged between the insurer and the insured is considered an
A. Acceptance
B. Legal capacity
C. Consideration
D. Offer - ANS C. Consideration

The full premium was submitted with the application for life insurance, and the policy was issued two weeks later as requested. When does the policy coverage become effective?
A. As of the application date
B. As of the policy deliver date
C. As of the first of the month after the policy issue
D. As of the policy issue date - ANS A. As of the application date

An agent and an applicant for a life insurance policy fill out and sign the application. However, the applicant does not wish to give the agent the initial premium, and no conditional receipt is issued. When will coverage begin?
A. On the designated effective date
B. On the application date

2026 Die neuesten ZertSoft Ok-Life-Accident-and-Health-or-Sickness-Producer PDF-Versionen Prüfungsfragen und Ok-Life-Accident-and-Health-or-Sickness-Producer Fragen und Antworten sind kostenlos verfügbar: https://drive.google.com/open?id=1ZIJinjbofmiJ_ScOYAIJbVSfJyprC9sS

Die Zertifizierungsantworten zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfun von ZertSoft werden von IT-Eliten seit mehr als 10 Jahre durch ihre Forschung und Praxis gesammelt. ZertSoft hat viele neueste und genaueste Prüfungsunterlagen. ZertSoft ist für Ihren Erfolg vorhanden. Es bedeutet, dass Sie Erfolg wählen, wenn Sie ZertSoft wählen. Wenn Sie Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfungen leicht bestehen wollen, ist ZertSoft die einzige Wahl für Sie.

Wenn Sie sich noch anstrengend um die Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung bemühen, dann kann ZertSoft in diesem Moment Ihnen helfen, Problem zu lösen. ZertSoft bietet Ihnen Schulungsunterlagen von hoher Qualität, damit Sie die Prüfung bestehen und exzellentes Mitglied der Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierung werden können. Wenn Sie sich entscheiden, durch die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung sich zu verbessern, dann wählen Sie bitte ZertSoft. ZertSoft zu wählen ist keinesfalls nicht falsch. Unser ZertSoft verspricht, dass Sie beim ersten Versuch die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung bestehen und somit das Zertifikat bekommen können. So können Sie sich sicher verbessern.

>> Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsmaterialien <<

Ok-Life-Accident-and-Health-or-Sickness-Producer Lernhilfe, Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsantworten

Die Revolution unserer Zeit ist ganz rasch. Wir sollen uns nicht passiv darauf umstellen, sondern damit aktiv Schritt halten. Wenn Sie Entscheidung treffen, an der Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfung teilzunehmen bedeutet, dass Sie eine nach besseren Berufschancen strebende Person. Wir ZertSoft wollen den Personen wie Sie hilfen, das Ziel zu erreichen. Die neueste und umfassendeste Prüfungsunterlagen der Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer von uns können allen Ihrer Bedürfnissen der Vorbereitung der Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer anpassen.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen mit Lösungen (Q93-Q98):

93. Frage
In reference to life insurance in contract law, a person MOST likely will have an insurable interest in insuring a person's life if

- A. she has any type of distant family relationship with the insured party.
- B. the interest exists at the time of death rather than at the time the policy is purchased.
- C. any type of business relationship exists between the insured party and the beneficiary.
- D. a financial benefit exists from the continuance of the insured party's life.

Antwort: D

Begründung:
In life insurance, aninsurable interestexists when the policyowner would suffer a financial loss or hardship from the insured's death. Oklahoma law (Title 36 O.S. § 3604) requires insurable interest at the time the policy is purchased, typically based on a financial benefit from the insured's continued life (e.g., spouse, business partner). Distant relationships or business ties alone are insufficient without financial dependency.
* Option A: Correct. A financial benefit from the insured's continued life establishes insurable interest.
* Option B: Incorrect. A business relationship alone does not guarantee insurable interest without financial loss.
* Option C: Incorrect. Distant family relationships may not qualify unless financial dependency exists.
* Option D: Incorrect. Insurable interest must exist at policy purchase, not at the time of death.
This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers insurable interest.
:
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. § 3604 (insurable interest).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

94. Frage
To be eligible for a small group health insurance plan, a company may NOT have more than how many employees?

- A. 0
- B. 1
- C. 2
- D. 3

Antwort: C

Begründung:
In Oklahoma, asmall group health insurance planis defined under Title 36 O.S. § 6512 as coverage for employers with2 to 50 employees, aligning with federal standards under the Affordable Care Act (ACA).
Companies with more than 50 employees are considered large groups and subject to different regulations.
* Option A: Incorrect. 2 employees is the minimum for a small group plan, not the maximum.
* Option B: Incorrect. 10 employees is below the maximum limit.
* Option C: Incorrect. 40 employees is within the small group range.
* Option D: Correct. A company with more than 50 employees is not eligible for a small group plan.

:
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. § 6512 (small group health insurance).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

95. Frage
How many employees are REQUIRED before an employer is subject to COBRA?

- A. 20 employees
- B. 50 employees
- C. 31 employees
- D. 30 employees

Antwort: A

Begründung:
TheConsolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.
C: § 1161 et seq.), requires employers with20 or more employeesto offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.
* Option A: Correct. COBRA applies to employers with 20 or more employees.
* Option B: Incorrect. 30 employees is not the threshold.
* Option C: Incorrect. 31 employees is not the specific requirement.
* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.
This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.
:
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. § 6060.3 (health insurance regulations).
COBRA, 29 U.S.C. § 1161 et seq.

96. Frage
When you purchase an annuity, you are purchasing a

- A. universal life policy.
- B. guaranteed income.
- C. whole life policy.
- D. disability insurance policy.

Antwort: B

Begründung:
Anannuityis a financial product purchased from an insurer that provides a stream of income, typically for retirement, in exchange for a lump sum or periodic payments. The primary purpose is to guarantee income, often for the annuitant's lifetime or a specified period, as outlined in Oklahoma's regulations for life insurance products (Title 36 O.S. § 4002).
* Option A: Correct. An annuity provides guaranteed income, either fixed or variable, based on the contract terms.
* Option B: Incorrect. A whole life policy is a type of life insurance, not an annuity.
* Option C: Incorrect. Disability insurance covers income loss due to disability, not guaranteed income.
* Option D: Incorrect. A universal life policy is a flexible life insurance product, not an annuity.
This question falls under the Prometric content outline section on "Life Products," which covers annuities and their features.
:
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, including annuities).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

97. Frage
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.

Antwort: A

Begründung:
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.

98. Frage
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PrüfungFragen

Aber Erfolg können Sie per eine Abkürzung gelingen, solange Sie die richtige Wahl treffen, Wir hoffen, dass unsere Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsunterlagen mehr aufstrebenden Leuten helfen, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfung zu bestehen.

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