

# Free PDF Quiz 2026 Ok-Life-Accident-and-Health-or-Sickness-Producer: Accurate Oklahoma Life, Accident, and Health or Sickness Producer Exam Test Practice

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## **Oklahoma Life and Health Insurance Exam** **questions with correct answers**

All of the following are included as part of a contract in the entire contract provision EXCEPT the

riders  
application  
changes made by the producer  
policy    ans ✓✓    changes made by the producer

Health insurance involves two perils, accident and \_\_\_\_\_.    ans ✓✓    sickness

All of the following riders can increase the death benefit amount EXCEPT

Cost of Living  
Waiver of Premium  
Accidental Death Rider  
Guaranteed Insurability    ans ✓✓    Waiver of Premium

Of the following dividend options, which of these is taxable?

Reduction of premium  
One year term  
Paid-up additions  
Accumulation at interest    ans ✓✓    Accumulation at interest

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## Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Questions To Complete Your Preparation [2026]

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### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q12-Q17):

#### NEW QUESTION # 12

Under a multiple protection policy, the policy that pays on the death of the last person is called

- A. a universal life policy.
- **B. a survivorship life policy.**
- C. a joint life policy.
- D. an annuity life policy.

**Answer: B**

Explanation:

A survivorship life policy (also called second-to-die insurance) covers two or more individuals and pays the death benefit upon the death of the last insured person. It is often used for estate planning, as opposed to a joint life policy, which pays on the first death (Title 36 O.S. § 4002).

\* Option A: Incorrect. Universal life is a flexible single-life policy, not a multiple-person policy.

\* Option B: Correct. A survivorship life policy pays on the last insured's death.

\* Option C: Incorrect. A joint life policy pays on the first insured's death.

\* Option D: Incorrect. An annuity life policy is not a standard term; annuities are separate products.

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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 # 13

Misrepresenting the advantages and benefits of a new policy to induce replacement of an existing policy is

- A. rebating.
- B. forfeiting.
- C. defamation.
- **D. twisting.**

**Answer: D**

Explanation:

Twisting is the unethical practice of using misrepresentation or incomplete information to persuade an insured to replace an existing policy with a new one, often to their detriment. It is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204) to protect consumers from deceptive sales practices.

\* Option A: Incorrect. Rebating involves offering a portion of the premium or other inducements to purchase insurance.

\* Option B: Correct. Twisting involves misrepresenting benefits to induce policy replacement.

\* Option C: Incorrect. Defamation is making false statements harming someone's reputation, not policy replacement.

\* Option D: Incorrect. Forfeiting is not a term related to policy replacement practices.

This question aligns with 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 # 14

The provision that the policy and a copy of an application is endorsed upon or attached to the policy when issued is the

- A. policy summary.
- B. certificate.
- C. application.
- D. **entire contract.**

**Answer: D**

Explanation:

The entire contract provision, as required by Oklahoma law (Title 36 O.S. § 4001 for life insurance, § 4405 for health), states that the insurance policy, along with any attached applications and endorsements, constitutes the entire contract between the insurer and policyowner. This ensures that no external documents can alter the agreement unless attached at issuance.

\* Option A: Incorrect. A certificate is issued to individuals under a group policy, not the entire contract.

\* Option B: Incorrect. A policy summary is a disclosure document, not part of the contract itself.

\* Option C: Correct. The entire contract provision includes the policy and attached application.

\* Option D: Incorrect. The application is part of the contract but not the provision itself.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers mandatory policy provisions.

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

Oklahoma Insurance Department, Title 36 O.S. § 4001, § 4405 (policy provisions).

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

#### NEW QUESTION # 15

When you purchase an annuity, you are purchasing a

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

**Answer: A**

Explanation:

An annuity is 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 disability insurance 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.

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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, including annuities).

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

### NEW QUESTION # 16

Ann has a 5-year Renewable Term Life Insurance Policy. Upon exercising the renewable privilege, Ann MUST

- A. provide evidence of insurability.
- **B. pay an annual premium that may be higher.**
- C. renew for at least 10 years.
- D. convert to a whole life policy.

**Answer: B**

Explanation:

A renewable term life insurance policy allows the insured to renew the policy at the end of the term without providing evidence of insurability, typically for another term of the same duration. However, because the insured is older at renewal, the premium is generally higher due to increased risk. For a 5-year renewable term policy, Ann can renew for another 5-year term, but the premium will reflect her age at the time of renewal.

\* Option A: Incorrect. Renewable term policies do not require evidence of insurability for renewal, as this is a key feature of the renewability provision.

\* Option B: Incorrect. The renewal term is typically the same as the original term (5 years in this case), not a mandatory 10 years.

\* Option C: Correct. The premium upon renewal may be higher because it is based on the insured's attained age, as outlined in standard term life insurance provisions.

\* Option D: Incorrect. Renewal does not require conversion to a whole life policy; conversion is a separate option that may be available but is not mandatory.

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

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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 # 17

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