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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q149-Q154):

NEW QUESTION # 149

Which type of life insurance policy is written under a single contract for both spouses in which it is payable upon the first death?

- A. whole
- B. dual capacity
- C. joint

- D. family term

Answer: C

Explanation:

A joint life policy(first-to-die) covers both spouses under a single contract and pays the death benefit upon the first spouse's death, as defined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002). This is often used for financial protection needs like mortgages.

- * Option A: Incorrect. "Dual capacity" is not a standard life insurance term.
- * Option B: Incorrect. Family term covers dependents but is not specific to first-to-die spousal coverage.
- * Option C: Incorrect. Whole life is a permanent policy type, not inherently joint.
- * Option D: Correct. A joint life policy pays on the first spouse's death.

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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 # 150

Which of the following is NOT a requirement to become a resident producer or adjuster in Oklahoma?

- A. Must be of good personal and business reputation.
- B. **Live in Oklahoma for a period of 6 months or more.**
- C. Be at least 18 years of age.
- D. Successfully passing a licensing examination.

Answer: B

Explanation:

To become a resident insurance producer or adjuster in Oklahoma, as outlined in Title 36 O.S. § 1435.7 and § 1435.8, an applicant must: be at least 18 years old, be of good personal and business reputation (demonstrating trustworthiness and competency), successfully pass the required licensing examination, and be a resident of Oklahoma or intend to become one.

However, there is no specific requirement to have lived in Oklahoma for 6 months or more prior to applying; residency is established by maintaining a principal place of residence or business in the state at the time of application.

- * Option A: Correct (not a requirement). Living in Oklahoma for 6 months or more is not explicitly required; residency status is sufficient.
- * Option B: Incorrect (is a requirement). Passing the licensing exam is mandatory.
- * Option C: Incorrect (is a requirement). Applicants must be at least 18 years old.
- * Option D: Incorrect (is a requirement). Good personal and business reputation is required.

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

Oklahoma Insurance Department, Title 36 O.S. § 1435.7, § 1435.8 (resident producer and adjuster licensing).

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

NEW QUESTION # 151

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

Answer: B

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 # 152

A type of life insurance policy which provides for the payment of the face amount at the end of the specified period if the insured is still alive, is

- A. an endowment policy.
- B. a modified life insurance policy.
- C. a universal life insurance policy.
- D. a juvenile trust.

Answer: A

Explanation:

An endowment policy is a life insurance product that pays the face amount to the insured if they are alive at the end of a specified period (maturity) or to the beneficiary if the insured dies before maturity. It combines life insurance with a savings component, as defined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002).

- * Option A: Incorrect. Universal life is flexible permanent insurance, not tied to a specific maturity payout.
- * Option B: Incorrect. Modified life has lower initial premiums, not a maturity payout feature.
- * Option C: Correct. An endowment policy pays the face amount at maturity if the insured is alive.
- * Option D: Incorrect. A juvenile trust is not a life insurance policy type; it's a financial arrangement.

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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 # 153

How long is the contestable period for a life insurance policy?

- A. 36 months
- B. 6 months
- C. 24 months
- D. 12 months

Answer: C

Explanation:

The contestable period for a life insurance policy in Oklahoma, as mandated by Title 36 O.S. § 4004, is 24 months (2 years) from the policy's issuance. During this period, the insurer can contest the policy's validity based on material misrepresentations in the application (e.g., health or lifestyle). After 2 years, the policy becomes contestable except for non-payment of premiums or fraud in some cases.

- * Option A: Incorrect. 6 months is too short for the contestable period.
- * Option B: Incorrect. 12 months is insufficient; the standard is 24 months.
- * Option C: Correct. The contestable period is 24 months.
- * Option D: Incorrect. 36 months exceeds the standard period.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which

covers the incontestability provision.

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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 (incontestability provision).

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

NEW QUESTION # 154

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