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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q105-Q110):

NEW QUESTION # 105

Transacting insurance includes any of the following EXCEPT

- A. delivering insurance contracts.
- B. preliminary negotiations.
- **C. gathering prospective buyer information.**
- D. selling insurance.

Answer: C

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.2), transacting insurance includes activities such as soliciting or selling insurance, engaging in preliminary negotiations for insurance contracts, and delivering insurance contracts or collecting premiums. Gathering prospective buyer information (e.g., lead generation) is not considered transacting insurance unless it involves direct solicitation or negotiation.

* Option A: Incorrect (is transacting). Selling insurance is a core part of transacting insurance.

* Option B: Incorrect (is transacting). Preliminary negotiations are included in transacting insurance.

* Option C: Incorrect (is transacting). Delivering insurance contracts is part of transacting insurance.

* Option D: Correct (is not transacting). Gathering prospective buyer information alone does not constitute transacting insurance. This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which covers the definition of transacting insurance.

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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. § 1435.2 (definition of transacting insurance).

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

NEW QUESTION # 106

An insurance producer sells fake policies and gambles the premium payments at a casino. Which entity would not be involved in the investigation?

- A. Oklahoma Attorney General
- B. Oklahoma Insurance Department Anti-Fraud Unit
- C. Oklahoma State Bureau of Investigation
- **D. Securities Exchange Commission**

Answer: D

Explanation:

Selling fake insurance policies and misappropriating premiums is a fraudulent act under Oklahoma's Insurance Code (Title 36 O.S. § 1204, § 1435.13), classified as a felony. The Oklahoma Insurance Department Anti-Fraud Unit investigates insurance fraud, the Oklahoma State Bureau of Investigation handles criminal investigations, and the Oklahoma Attorney General may prosecute or oversee legal actions.

The Securities Exchange Commission (SEC) regulates securities markets, not insurance fraud, unless securities are involved (which is not indicated here).

- * Option A: Incorrect. The Attorney General may be involved in prosecution.
- * Option B: Incorrect. The State Bureau of Investigation handles criminal fraud cases.
- * Option C: Incorrect. The Anti-Fraud Unit directly investigates insurance fraud.
- * Option D: Correct. The SEC is not typically involved in insurance fraud investigations.

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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, § 1435.13 (fraud and penalties).

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

NEW QUESTION # 107

Which of the following provisions allows a person to temporarily give up a portion of their ownership rights to secure a loan?

- A. Reinstatement.
- B. Automatic premium loan.
- C. **Collateral assignment.**
- D. Entire contract.

Answer: C

Explanation:

A collateral assignment is a provision in a life insurance policy that allows the policyowner to temporarily transfer certain ownership rights (e.g., the right to the death benefit or cash value) to a creditor as security for a loan. The assignee (creditor) has a claim to the policy proceeds up to the loan amount, but the policyowner retains other rights and regains full ownership once the loan is repaid.

* Option A: Incorrect. Reinstatement allows a lapsed policy to be restored under certain conditions, not related to securing a loan.

* Option B: Incorrect. The entire contract provision defines the policy and application as the complete agreement, not related to loans.

* Option C: Correct. Collateral assignment temporarily assigns policy rights to secure a loan, as per standard life insurance provisions.

* Option D: Incorrect. An automatic premium loan uses the policy's cash value to pay overdue premiums, not to secure an external loan.

This question is part of the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers ownership and assignment provisions.

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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 # 108

Ordinary life insurance should BEST be viewed by the consumer as

- A. temporary protection for the life expectancy of the policyowner with accumulating cash values throughout the life of the policy.
- B. an endowment type of policy that provides limited payment type of life insurance based on the level of income earned.
- C. **a type of policy that provides permanent protection and some flexibility for the lowest total premium outlay.**
- D. temporary protection during the policyowner's income-earning years with cash values payable during non-earning periods.

Answer: C

Explanation:

Ordinary life insurance, often synonymous with whole life insurance, is a type of permanent life insurance that provides coverage for the insured's entire life, as long as premiums are paid. It typically includes a level premium, a guaranteed death benefit, and a cash value component that grows over time. It is designed to offer permanent protection with some flexibility, such as the ability to borrow against the cash value or adjust premiums in certain policies (e.g., universal life).

* Option A: Incorrect. This describes term life insurance, which provides temporary protection during income-earning years.

Ordinary life insurance is permanent, and cash values are not specifically "payable" during non-earning periods but can be accessed.

* Option B: Incorrect. Ordinary life is not an endowment policy (which matures at a specific age) or tied directly to income levels. It

is a whole life policy with level premiums.

* Option C: Correct. Ordinary life insurance provides permanent protection and some flexibility (e.g., cash value loans, dividend options in participating policies) with premiums that are generally lower than other permanent products like limited-pay whole life.

* Option D: Incorrect. Ordinary life is not temporary; it provides lifelong coverage. While it accumulates cash value, the protection is permanent, not limited to the policyowner's life expectancy.

This question is part of the Prometric content outline under "Life Products," focusing on the characteristics of ordinary (whole) life insurance.

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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 # 109

Upon surrender of a whole life insurance policy, which has been in force for AT LEAST 3 full years, and within 60 days after the date the premium payment is due and unpaid, the insurer will

- A. refund premium.
- B. reimburse all paid premiums.
- C. extend the grace period.
- D. **pay a cash surrender value.**

Answer: D

Explanation:

Under Oklahoma's Standard Nonforfeiture Law (Title 36 O.S. § 4029), a whole life insurance policy in force for at least 3 years that is surrendered due to non-payment of premiums within 60 days of the due date entitles the policyowner to a cash surrender value, provided sufficient cash value has accumulated. This is one of the nonforfeiture options, alongside extended term or reduced paid-up insurance.

* Option A: Correct. The insurer pays a cash surrender value upon surrender.

* Option B: Incorrect. The grace period (typically 31 days) cannot be extended beyond policy terms.

* Option C: Incorrect. Reimbursing all premiums is not a nonforfeiture option.

* Option D: Incorrect. Refunding the premium is not applicable; cash value is paid.

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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. § 4029 (nonforfeiture law).

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

NEW QUESTION # 110

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