

Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Real Test, Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Forum

MD Accident, Health & Life Producer Exam A With Correct Questions And Answers 2024

contract of adhesion - Correct Answer-contracts that are prepared and submitted on a "take it or leave it" basis, are classified as:

The insurer - Correct Answer-A broker is first and foremost responsible to:

24 - Correct Answer-within how many months must a person be expected to die from a sickness in order to be classified as terminally ill?

noncontributory - Correct Answer-100% of the employees must participate in an employer's plan if it is:

estate conservation - Correct Answer-what term refers to taxes being paid from Life Insurance proceeds, so it isn't necessary to sell assets from an estate, to pay for them?

10 days - Correct Answer-john was just delivered his life insurance policy. how many days can he review it and decide if it is best for him to keep?

is intended to provide coverage on a date earlier than the date of the issuance of the policy - Correct Answer-the special significance of a conditional receipt is that it:

military personnel - Correct Answer-which would be eligible to obtain SGLI?

family plan - Correct Answer-a family can be covered under a single contract. what kind of policy would provide permanent life coverage on the breadwinner of a family and term coverage for their other family members?

interest sensitive - Correct Answer-bob wants to pay in more funds to shorten his premium paying period. which policy will give bob this flexibility?

securities and life - Correct Answer-george wants to sell variable insurance policies. what two licenses does he need?

paid up option - Correct Answer-adam has a whole life policy. he would like to use his dividends to pay off his policy. what dividend option should adam use?

fixed period - Correct Answer-which of the following is not a dividend option?

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2026 Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Real Test | High Pass-Rate Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Forum: Oklahoma Life, Accident, and Health or Sickness Producer Exam

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q72-Q77):

NEW QUESTION # 72

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

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

Answer: C

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 # 73

Which life insurance rider is designed to permit young individuals to be able to purchase additional insurance as they grow older, regardless of insurability?

- A. Cost of living rider.
- B. Impairment rider.
- C. Guaranteed insurability rider.
- D. Multiple indemnity rider.

Answer: C

Explanation:

The guaranteed insurability rider allows the insured, typically younger individuals, to purchase additional life insurance at specified future dates or life events (e.g., marriage, childbirth) without proving insurability, ensuring coverage despite health changes. This is a common rider in life insurance policies (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. A cost of living rider adjusts the death benefit for inflation, not additional coverage.

* Option B: Correct. The guaranteed insurability rider allows additional insurance without insurability proof.

* Option C: Incorrect. An impairment rider excludes specific conditions, not related to additional coverage.

* Option D: Incorrect. A multiple indemnity rider increases benefits for accidental death, not additional coverage.

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

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (life insurance provisions).

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

NEW QUESTION # 74

Any act, practice, or arrangement, at or prior to a policy issuance for the benefit of a person who does NOT have an insurable interest in the insured is called a

- A. stranger-owned life insurance (STOLI) policy.
- B. financial transaction.
- C. settlement option.
- D. life settlement.

Answer: A

Explanation:

A stranger-owned life insurance (STOLI) policy involves an arrangement where a person or entity without an insurable interest in the insured initiates or procures a life insurance policy, typically for the purpose of financial gain. Oklahoma insurance regulations strictly prohibit such practices, as they violate the principle of insurable interest, which requires the policyowner to have a legitimate financial or emotional stake in the insured's life.

The Oklahoma Life, Accident, and Health or Sickness Producer Study Guide defines STOLI as "an act, practice, or arrangement where a life insurance policy is procured at or prior to issuance for the benefit of a person who does not have an insurable interest in the insured, often involving third-party investors." This is distinct from a life settlement (option A), which involves the sale of an existing policy, or a settlement option (option B), which refers to payout methods. A financial transaction (option C) is too vague to apply. Thus, option D is correct.

References:

Oklahoma Life, Accident, and Health or Sickness Producer Study Guide, Section on Life Insurance Products and Insurable Interest. Oklahoma Insurance Code, Title 36 O.S. § 4055.6 (Insurable Interest Requirements).

NEW QUESTION # 75

An endorsement to an insurance policy that modifies clauses and provisions of the policy is referred to as

- A. an add-on.
- B. a rider.
- C. a supplement.
- D. an attachment.

Answer: B

Explanation:

A rider is an endorsement or amendment to an insurance policy that modifies its clauses, provisions, or coverage. Riders can add, remove, or alter benefits, such as adding coverage for a specific condition or family members in life or health insurance policies. The term is standard in Oklahoma insurance law and practice.

* Option A: Incorrect. An attachment is not a specific insurance term for policy modifications.

* Option B: Incorrect. A supplement may refer to additional coverage but is not the standard term for policy endorsements.

* Option C: Correct. A rider is an endorsement that modifies policy provisions.

* Option D: Incorrect. "Add-on" is not a formal insurance term for policy modifications.

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

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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 et seq. (policy provisions).

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

NEW QUESTION # 76

Which of the following is one of the MAIN tasks of a field underwriter?

- A. Editing an applicant's report to ensure approval.
- B. Obtaining a Medical Information Bureau (MIB) report.
- C. Approving an individual's policy.
- **D. Ensure the accuracy and completeness of an individual's medical information.**

Answer: D

Explanation:

A field underwriter, typically an insurance producer, gathers initial information from applicants to assess their insurability and ensure the application is accurate and complete. A main task is ensuring the accuracy and completeness of an individual's medical information, as this is critical for the insurer's underwriting decision. Field underwriters do not approve policies or edit reports to guarantee approval; they facilitate the process by providing reliable data.

* Option A: Incorrect. Editing reports to ensure approval is unethical and not a field underwriter's role.

* Option B: Incorrect. Approving policies is the role of the insurer's underwriting department, not the field underwriter.

* Option C: Correct. Ensuring accuracy and completeness of medical information is a key task of a field underwriter.

* Option D: Incorrect. Obtaining an MIB report is typically done by the insurer, not the field underwriter.

This question aligns with the Prometric content outline under "Underwriting," which covers the role of field underwriters.

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

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

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

NEW QUESTION # 77

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