

Free PDF Quiz 2026 High-quality Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam Valid Exam Camp

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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To stay updated and competitive in the market you have to upgrade your skills and knowledge level. Fortunately, with the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification exam you can do this job easily and quickly. To do this you just need to pass the Ok-Life-Accident-and-Health-or-Sickness-Producer certification exam. The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification exam is the top-rated and career advancement Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Certification in the market. This Insurance Licensing certification is a valuable credential that is designed to validate your expertise all over the world. After successfully competition of Ok-Life-Accident-and-Health-or-Sickness-Producer exam you can gain several personal and professional benefits.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q116-Q121):

NEW QUESTION # 116

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

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

Answer: A

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 incontestable 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 # 117

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

- A. application.
- B. policy summary.
- C. certificate.
- 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 # 118

Mortgage redemption or cancellation insurance is a form of what type of insurance?

- A. Decreasing term
- B. Level premium universal life.
- C. Level premium whole life.
- D. Increasing term.

Answer: A

Explanation:

Mortgage redemption or cancellation insurance is a type of decreasing term life insurance designed to pay off a mortgage balance if the insured dies. The death benefit decreases over time, matching the declining mortgage balance, while premiums typically remain level, making it cost-effective for this purpose.

* Option A: Incorrect. Increasing term insurance has a rising death benefit, unsuitable for mortgage protection.

* Option B: Correct. Decreasing term insurance aligns with the declining mortgage balance.

* Option C: Incorrect. Whole life provides permanent coverage with cash value, not specific to mortgage payoff.

* Option D: Incorrect. Universal life is flexible permanent insurance, not typically used for mortgage redemption.

This question falls under the Prometric content outline section on "Life Products," which covers types of term 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 (life insurance products).

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

NEW QUESTION # 119

Term life insurance differs from permanent life insurance in that MOST often, term life insurance

- A. accumulates a much smaller cash value.
- B. remains in force for a specific period of time.
- C. is automatically renewable at the end of the term period.
- D. has a longer premium payment period.

Answer: B

Explanation:

Term life insurance provides coverage for a specific period (e.g., 10, 20 years) and does not accumulate cash value, unlike permanent life insurance (e.g., whole life), which provides lifelong coverage with cash value.

Term policies may be renewable, but this is not automatic unless specified, and premium payment periods are shorter than permanent policies (Title 36 O.S. § 4002).

* Option A: Incorrect. Term life accumulates no cash value, not a smaller amount.

* Option B: Incorrect. Term life has a shorter premium payment period than permanent life.

* Option C: Correct. Term life remains in force for a specific period, unlike lifelong permanent coverage.

* Option D: Incorrect. Renewal is not automatic; it depends on the policy's terms.

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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 # 120

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

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

Answer: D

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 # 121

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