

Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Test Report, Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Test Tutorial

LIFE, ACCIDENT AND HEALTH OR SICKNESS EXAMINATION LATEST 2025-2026 ACTUAL EXAM TEST BANK 600 QUESTIONS AND (VERIFIED ANSWERS) |ALREADY GRADED A

Overview:
This latest version reflects the 2025–2026 exam standards, covering all critical areas of Life, Accident, and Health or Sickness insurance. It serves as a valuable study companion for those preparing for their licensing exam by providing realistic, exam-style questions with verified answers.

Key Features:

- 600 practice questions with verified correct answers.
- Covers all major exam domains: life insurance, accident insurance, health and sickness insurance.
- Questions mirror the style, structure, and difficulty of the actual exam.
- Designed to strengthen knowledge, recall, and application skills.
- Clear explanations provided to reinforce learning.

Purpose:

- To prepare candidates for the *Life, Accident, and Health or Sickness Examination*.
- To provide a reliable test bank that simulates the actual exam format.
- To help learners identify strengths and areas needing improvement before the official exam.

Recommended For:

- Individuals preparing for their Life, Accident, and Health or Sickness insurance licensing exam.
- Students and professionals seeking a verified and up-to-date study guide.
- Anyone aiming to improve test-taking strategies and overall exam readiness.

A Long Term care insurance rider can include coverage for all of the following EXCEPT :- ANSWER Hospital acute care

Which statement best describes a life insurance policy dividend ? - ANSWER Legally defined as a return of excess premium and not taxable.

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The Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer web-based practice test software is very user-friendly and simple to use. It is accessible on all browsers (Chrome, Firefox, MS Edge, Safari, Opera, etc). It will save your progress and give a report of your mistakes which will surely be beneficial for your overall exam preparation.

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q99-Q104):

NEW QUESTION # 99

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

Answer: B

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 # 100

What is it called when a health insurance policy terminates and the policyholder is allowed to receive benefits past the termination date of the policy?

- A. duration of coverage.
- B. notification statement.
- C. qualifying event.
- D. extension of benefits.

Answer: D

Explanation:

An extension of benefits provision in health insurance allows a policyholder to continue receiving benefits for a covered condition (e.g., disability or hospitalization) after the policy terminates, typically if the condition began while the policy was in force. This is a standard provision in group and individual health insurance policies in Oklahoma, ensuring continuity of care for specific circumstances.

* Option A: Incorrect. A qualifying event relates to COBRA or other continuation coverage triggers, not post-termination benefits.

* Option B: Incorrect. Duration of coverage refers to the policy term, not benefits after termination.

* Option C: Correct. Extension of benefits allows benefits to continue after policy termination.

* Option D: Incorrect. A notification statement is unrelated to benefit continuation.

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

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

Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance policy provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 101

Which of the following BEST describes a waiver of premium clause in a typical disability policy?

- A. This clause eliminates any premium being paid for the lifetime of the insured individual.
- B. **The waiver of premium benefit pays the policy premium during a disability claim**
- C. This clause generally begins immediately with the doctor stating that the insured person is completely disabled.
- D. The monthly benefit under the policy is reduced to offset the premium that is no longer being paid.

Answer: B

Explanation:

The waiver of premium clause in a disability income policy waives the policy's premiums during a disability claim, ensuring the policy remains in force without the insured having to pay premiums while disabled. This typically begins after the elimination period, as outlined in Oklahoma's health insurance provisions (Title 36 O.S. § 4405).

* Option A: Correct. The waiver of premium pays the policy premium during a disability claim.
* Option B: Incorrect. Premiums are waived only during disability, not for the insured's lifetime.
* Option C: Incorrect. Monthly benefits are not reduced to offset waived premiums.
* Option D: Incorrect. The waiver begins after the elimination period, not immediately upon a doctor's statement.

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

Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 102

In a term life insurance policy, premiums may be increased at the renewal of the policy. Prior to renewal, the premiums would be considered

- A. convertible.
- B. **level**.
- C. adjustable.
- D. variable.

Answer: B

Explanation:

In a term life insurance policy, premiums are typically level during the policy term (e.g., 10, 20 years), meaning they remain constant. At renewal, premiums may increase based on the insured's attained age, but during the initial term, they are fixed, as outlined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002).

* Option A: Incorrect. Convertible refers to a policy's ability to convert to permanent insurance, not premium structure.
* Option B: Correct. Premiums are level during the term prior to renewal.
* Option C: Incorrect. Variable premiums apply to certain flexible policies like universal life, not term.
* Option D: Incorrect. Adjustable premiums are not a standard term for level term policies.

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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 # 103

Which of the following is NOT an example of inducement?

- A. A special favor in the payment of premiums.
- B. Giving merchandise to a client with a value of \$250.
- **C. A gift having a value less than \$100.**
- D. A promise of employment.

Answer: C

Explanation:

An inducement in insurance involves offering something of value to persuade someone to purchase a policy, which is considered rebating and prohibited in Oklahoma unless allowed under specific exceptions (Title 36 O.S. § 1204). Oklahoma allows gifts valued at \$100 or less as non-rebating promotional items, so a gift under \$100 is not an inducement. Other actions, like promising employment, offering premium payment favors, or giving high-value merchandise, are considered inducements.

* Option A: Incorrect (is an inducement). Promising employment to secure a policy sale is rebating.
* Option B: Correct (is not an inducement). A gift valued less than \$100 is permitted and not considered rebating.
* Option C: Incorrect (is an inducement). Special favors in premium payments are rebating.
* Option D: Incorrect (is an inducement). Giving merchandise worth \$250 exceeds the \$100 limit and is rebating.

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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, rebating).

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

NEW QUESTION # 104

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