

Free PDF 2025 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam First-grade Reliable Exam Practice

life insurance exam with correct Answers

An individual applied for an insurance policy and paid the initial premium. The insurer issued a conditional receipt. Five days later the applicant and t submit a medical exam. If the policy was issued, what would be the policy's effective date?

- A. The date of policy delivery
- B. The date of the Issue
- C. The date of application
- D. The date of the medical exam** - ANS D. The date of the medical exam

The Federal Fair Credit Reporting Act

- A. Regulates consumer reports**
- B. Protects customer privacy
- C. Regulates telemarketing
- D. Prevents money laundering - ANS A. Regulates consumer reports

Which of the following is NOT the consideration in a policy?

- A. The premium amount paid at the time of application
- B. The promise to pay covered losses
- C. The application given to a prospective insured**
- D. Something of value exchanged between parties - ANS C. The application given to a prospective insured

Something of value exchanged between the insurer and the insured is considered an

- A. Acceptance
- B. Legal capacity
- C. Consideration**
- D. Offer - ANS C. Consideration

The full premium was submitted with the application for life insurance, and the policy was issued two weeks later as requested. When does the policy coverage become effective?

- A. As of the application date**
- B. As of the policy deliver date
- C. As of the first of the month after the policy issue
- D. As of the policy issue date - ANS A. As of the application date

An agent and an applicant for a life insurance policy fill out and sign the application. However, the applicant does not wish to give the agent the initial premium, and no conditional receipt is issued. When will coverage begin?

- A. On the designated effective date
- B. On the application date

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q112-Q117):

NEW QUESTION # 112

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

Answer: B

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 # 113

Modified whole life policies are distinguished by premiums that are

- **A. lower than typical whole life premiums during the initial years and then higher thereafter.**
- B. lower than typical whole life premiums during the last few years.
- C. higher than typical whole life premiums during the last few years.
- D. higher than typical whole life premiums during the initial years and then lower thereafter.

Answer: A

Explanation:

A modified whole life policy features premiums that are lower than typical whole life premiums during the initial years (e.g., first 3-5 years) to make the policy more affordable early on, then higher thereafter to compensate for the initial discount while maintaining lifelong coverage. This is a variation of whole life insurance, as defined in Oklahoma's regulations (Title 36 O.S. § 4002).

* Option A: Incorrect. Premiums do not decrease in the last few years; they increase after the initial period.

* Option B: Incorrect. Premiums are not higher in the last few years compared to typical whole life; they adjust after the initial period.

* Option C: Correct. Premiums are lower initially and higher thereafter.

* Option D: Incorrect. Premiums are not higher initially and lower later; the opposite is true.

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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 # 114

What is the term used when exchanging a new policy for one already in force?

- A. Replacement.
- B. Renewal.
- C. Enhancement.
- D. Conversion.

Answer: A

Explanation:

Replacement refers to the act of terminating an existing insurance policy and purchasing a new one, often with the same or a different insurer. This is regulated in Oklahoma under O.A.C. 365:10-3-16 to protect consumers from misleading practices, requiring disclosures and suitability assessments.

* Option A: Correct. Replacement is the term for exchanging a new policy for an existing one.

* Option B: Incorrect. Enhancement is not a standard insurance term for this process.

* Option C: Incorrect. Conversion refers to changing a policy type (e.g., term to whole life) without replacing it.

* Option D: Incorrect. Renewal extends an existing policy, not exchanges it for a new one.

This question aligns with the Prometric content outline under "Considerations in Replacing Insurance," which covers replacement regulations.

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

Oklahoma Insurance Department, O.A.C. 365:10-3-16 (replacement regulations).

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

NEW QUESTION # 115

Generally, all of the following apply to group life insurance EXCEPT

- A. evidence of insurability is not required.
- B. it is priced according to the risk factors of the group.
- C. individual underwriting is not required.
- D. the insured pays a higher rate for the group policy.

Answer: D

Explanation:

Group life insurance is typically provided through an employer or organization, covering multiple individuals under a single master policy. It does not require individual underwriting or evidence of insurability for most members, and premiums are based on the group's overall risk factors (e.g., age, occupation), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4101 et seq.). A key advantage is that group policies generally have lower rates per individual compared to individual policies due to risk pooling, making the statement that insureds pay a higher rate incorrect.

* Option A: Incorrect (applies). Individual underwriting is not required; the group is assessed as a whole.

* Option B: Incorrect (applies). Evidence of insurability is typically not required for standard group coverage.

* Option C: Incorrect (applies). Pricing is based on the group's risk factors.

* Option D: Correct (does not apply). Group life insurance rates are generally lower, not higher, than individual policies.

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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. § 4101 et seq. (group life insurance provisions).

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

NEW QUESTION # 116

An accelerated death benefit provision allows a portion of the death benefits to be paid to the insured prior to death if the insured

- A. has reached retirement age.
- **B. has a terminal illness.**
- C. has a dependent with a serious illness.
- D. becomes disabled.

Answer: B

Explanation:

An accelerated death benefit (ADB) provision, regulated in Oklahoma (Title 36 O.S. § 4051), allows an insured with a terminal illness (typically with a life expectancy of 12-24 months) to receive a portion of the life insurance death benefit before death. This provides funds for medical or personal expenses during the insured's lifetime.

* Option A: Incorrect. Disability may trigger other riders (e.g., waiver of premium), not ADB.

* Option B: Correct. A terminal illness qualifies for accelerated death benefits.

* Option C: Incorrect. Reaching retirement age does not trigger ADB.

* Option D: Incorrect. A dependent's illness is not a qualifying condition for ADB.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers accelerated death benefits.

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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. § 4051 (accelerated benefits).

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

NEW QUESTION # 117

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