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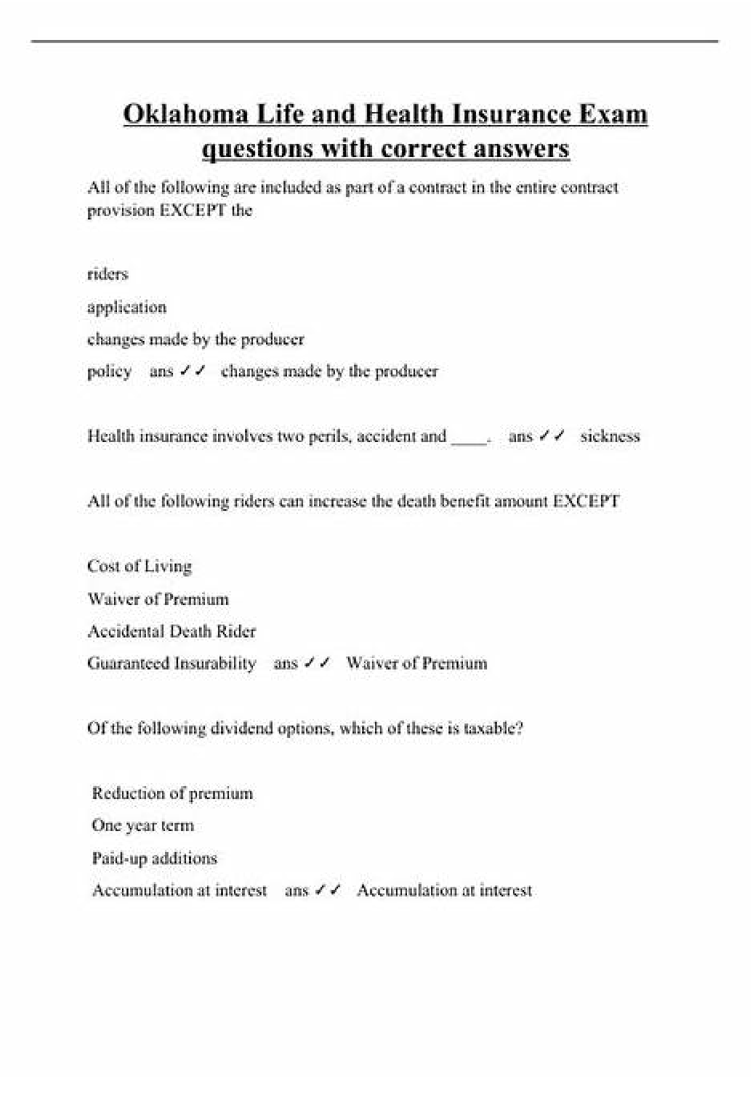

Oklahoma Life and Health Insurance Exam questions with correct answers

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

Today the pace of life is increasing with technological advancements. It is important for ambitious young men to arrange time properly. As busy working staff good Ok-Life-Accident-and-Health-or-Sickness-Producer test simulations will be helper for your certification. Keeping hard working and constantly self-enhancement make you grow up fast and gain a lot of precious opportunities. Our Ok-Life-Accident-and-Health-or-Sickness-Producer test simulations will help you twice the result with half the effort. Chance favors the one with a prepared mind.

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The evergreen field of Insurance Licensing is so attractive that it provides non-stop possibilities for the one who passes the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer exam. So, to be there on top of the IT sector, earning the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification is essential. Because of using outdated Ok-Life-Accident-and-Health-or-Sickness-Producer Study Material, many candidates don't get success in the Ok-Life-Accident-and-Health-or-Sickness-Producer exam and lose their resources. The Ok-Life-Accident-and-Health-or-Sickness-Producer PDF Questions of DumpsFree are authentic and real.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q27-Q32):

NEW QUESTION # 27
Under a multiple protection policy, the policy that pays on the death of the last person is called

- A. a survivorship life policy.
- B. an annuity life policy.
- C. a joint life policy.
- D. a universal life policy.

Answer: A

Explanation:
Asurvivorship life policy(also called second-to-die insurance) covers two or more individuals and pays the death benefit upon the death of the last insured person. It is often used for estate planning, as opposed to a joint life policy, which pays on the first death (Title 36 O.S. § 4002).
* Option A: Incorrect. Universal life is a flexible single-life policy, not a multiple-person policy.
* Option B: Correct. A survivorship life policy pays on the last insured's death.
* Option C: Incorrect. A joint life policy pays on the first insured's death.
* Option D: Incorrect. An annuity life policy is not a standard term; annuities are separate products.
:
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 # 28
Term life insurance differs from permanent life insurance in that MOST often, term life insurance

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

Answer: B

Explanation:
Term life insuranceprovides coverage for a specific period (e.g., 10, 20 years) and does not accumulate cash value, unlikepermanent 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.
:
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 # 29
An insurance producer whose license has been revoked continues to provide insurance services. Which of the following is TRUE?

- A. This individual could be committed to the custody of the Department of Corrections for up to 10 years.
- B. This violation is a felony and can result in a fine of up to $5,000.
- C. This violation can result in a fine of up to $10,000.
- D. This violation is a misdemeanor and can result in a fine of up to $500.

Answer: B

Explanation:
Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), transacting insurance without a valid license, such as after revocation, is afelonypunishable by a fine of up to $5,000, imprisonment for up to 7 years, or both, depending on the severity and intent. This reflects the serious nature of unlicensed insurance activity.
* Option A: Incorrect. The fine limit is $5,000 for a felony, not $10,000.
* Option B: Correct. The violation is a felony with a fine up to $5,000.
* Option C: Incorrect. The violation is a felony, not a misdemeanor, with higher penalties.
* Option D: Incorrect. Imprisonment is up to 7 years, not 10 years.
:
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. § 1435.13 (penalties for unlicensed activity).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 30
Insurers do business in Oklahoma only after a thorough financial review. Insurance policies written in Oklahoma, that are protected by the Guaranty Association, protect policyowners in the event an admitted company

- A. depletes its loss reserves.
- B. cannot meet its capital surplus requirements.
- C. becomes financially insolvent.
- D. merges with a foreign insurer.

Answer: C

Explanation:
TheOklahoma Life and Health Insurance Guaranty Association, established under Title 36 O.S. § 2025 et seq., protects policyowners of admitted insurers in Oklahoma if the insurer becomesfinancially insolvent.
The association provides coverage up to statutory limits (e.g., $300,000 for life insurance death benefits, $100,000 for cash value) to ensure policyholders receive benefits despite the insurer's insolvency.
* Option A: Incorrect. A merger with a foreign insurer does not trigger Guaranty Association protection unless it leads to insolvency.
* Option B: Correct. The Guaranty Association protects policyowners when an admitted insurer becomes financially insolvent.
* Option C: Incorrect. Failure to meet capital surplus requirements may lead to regulatory action but does not directly trigger Guaranty Association coverage.
* Option D: Incorrect. Depleting loss reserves is a financial issue but not the specific condition for Guaranty Association intervention, which requires insolvency.
This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which includes knowledge of the Guaranty Association.
:
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. § 2025 et seq. (Life and Health Insurance Guaranty Association Act).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 31
The process by which an insurer decides whether to issue a policy is known as

- A. classification.
- B. selection.
- C. risk pooling.
- D. underwriting.

Answer: D

Explanation:
Underwriting is the process by which an insurer evaluates an applicant's risk profile to determine whether to issue a policy, what coverage to offer, and at what premium rate. This involves assessing factors such as medical history, lifestyle, and financial information to ensure the applicant meets the insurer's standards.
* Option A: Incorrect. Classification refers to grouping applicants into risk categories (e.g., standard, substandard) during underwriting, not the entire process.
* Option B: Incorrect. Risk pooling is the practice of spreading risk across a group of policyholders, not the decision to issue a policy.
* Option C: Correct. Underwriting is the process of evaluating and deciding whether to issue a policy.
* Option D: Incorrect. Selection is a component of underwriting but not the term for the entire process.
This question aligns with the Prometric content outline under "Underwriting," which covers the principles and processes of risk assessment.
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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 # 32
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