

Using Ok-Life-Accident-and-Health-or-Sickness-Producer Test Questions Answers - Get Rid Of Oklahoma Life, Accident, and Health or Sickness Producer Exam

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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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q107-Q112):

NEW QUESTION # 107

Jim purchased a \$200,000 level term-to-age-65 life insurance policy when he was 35 years old. If Jim dies at age 50, what death benefit would be paid by this policy?

- A. \$100,000
- B. \$50,000
- C. \$150,000
- D. \$200,000

Answer: D

Explanation:

A level term-to-age-65 life insurance policy provides a fixed death benefit until the insured reaches age 65, as long as premiums are paid. Since Jim purchased a \$200,000 policy at age 35 and dies at age 50 (before age 65), the full death benefit of \$200,000 is payable, assuming the policy is in force.

- * Option A: Incorrect. \$50,000 is not the policy's face amount.
- * Option B: Incorrect. \$100,000 is not the policy's face amount.
- * Option C: Incorrect. \$150,000 is not the policy's face amount.
- * Option D: Correct. The \$200,000 death benefit is paid, as it is a level term policy.

This question falls under the Prometric content outline section on "Life Products," which covers term life insurance benefits.

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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 # 108

Which of the following is NOT a settlement option for life or annuity policies?

- A. Asset withdrawal.
- B. Pure life income.
- C. Life income with period certain.
- D. Fixed period.

Answer: A

Explanation:

Settlement options for life insurance or annuity policies determine how proceeds are paid to beneficiaries or annuitants. Common options include fixed period (payments over a set time), pure life income (payments for the annuitant's lifetime), and life income with period certain (payments for life with a guaranteed minimum period), as outlined in Oklahoma's regulations (Title 36 O.S. § 4001 et seq.). Asset withdrawal is not a standard settlement option; it may refer to accessing funds but not a formal payout method.

- * Option A: Incorrect. Fixed period is a standard settlement option.
- * Option B: Incorrect. Pure life income is a standard settlement option.
- * Option C: Correct. Asset withdrawal is not a recognized settlement option.
- * Option D: Incorrect. Life income with period certain is a standard settlement option.

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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. § 4001 et seq. (settlement options).

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

NEW QUESTION # 109

A policyowner purchased a whole life policy. How long after purchase can the policyowner borrow against the cash value of the policy?

- A. 1 year
- B. never
- C. 3 years
- D. 2 years

Answer: A

Explanation:

Whole life insurance policies accumulate cash value over time, which policyowners can borrow against.

Typically, cash value begins to accrue immediately, but sufficient value for a loan is often available after 1 year, depending on the policy's terms and premium payments. Oklahoma law (Title 36 O.S. § 4029) requires nonforfeiture benefits, including access to cash value, but does not specify a minimum time; insurer practices generally allow loans after 1 year when cash value is meaningful.

* Option A: Incorrect. Policyowners can borrow against cash value once it accumulates.

* Option B: Correct. Loans are typically available after 1 year, as cash value is sufficient.

* Option C: Incorrect. 2 years is not a standard requirement; loans are often available sooner.

* Option D: Incorrect. 3 years is excessive; most policies allow loans earlier.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers cash value loans.

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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. § 4029 (nonforfeiture benefits).

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

NEW QUESTION # 110

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

Answer: B

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: Correct. 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 # 111

Which of the following is an ADVANTAGE to the policyowner of the recurrent periods of disability provision in the disability income policy?

- A. It reduces the annual premium amount.
- B. It improves the insurability of the applicant.
- C. It reduces the actual period of disability.
- D. It protects the insured from multiple elimination periods.

Answer: D

Explanation:

The recurrent periods of disability provision in a disability income policy allows related or recurring disabilities within a specified timeframe (e.g., 6 months) to be treated as a single disability period. This protects the insured from serving multiple elimination periods (the waiting period before benefits begin), ensuring faster benefit payments for recurrent conditions, as per standard disability policy provisions in Oklahoma (Title 36 O.S. § 4405).

- * Option A: Incorrect. The provision does not reduce premiums; it affects benefit timing.
- * Option B: Correct. It protects the insured from multiple elimination periods for recurrent disabilities.
- * Option C: Incorrect. The provision does not impact insurability; it's a policy feature.
- * Option D: Incorrect. It does not reduce the disability period; it simplifies benefit access.

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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).

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NEW QUESTION # 112

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