

# **OKLAHOMA LIFE AND HEALTH EXAM**

## **STUDY GUIDE PART 3**

The initial amount of credit life insurance may NOT exceed

- a) The amount to be repaid under the contract.
- b) An amount set by statute and adjusted regularly for inflation.
- c) The borrower's monthly income.
- d) The borrower's annual income. - A. The amount to be repaid under the contract

The initial amount of credit life insurance may not exceed the total amount repayable under the contract of indebtedness.

How often must producers in this state complete continuing education requirement?

- a) Annually
- b) Every 2 years
- c) Every 3 years
- d) Every 5 years - B. Every 2 years

Each insurance producer (except for title producers) must complete at least 24 hours of continuing education biennially (every 2 years). Three of those hours must be in ethics education.

How many days does an insurer have to respond to a written communication from a claimant?

- a) 10 days
- b) 20 days
- c) 30 days
- d) 90 days - C. 30 days

Insurers must respond to written communications from claimants within 30 days of receiving the communication.

If the policyowner defaults on any premium payment for a life insurance policy, the insurer must notify the policyholder in writing as to the policyholders options. This notification form must be provided to the policyholder within

- a) 6 months.
- b) 3 months.
- c) 2 months.
- d) 1 month. - B. 3 months

# Life And Health Exam Study Guide Michigan

**E Durkheim**



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### **Michigan Life and Health Insurance License Exams Review Questions & Answers 2016-17**

ExamREVIEW,Createspace Independent Pub,2015-12-26 We create these self practice test questions module with 250 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance trade Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage *Michigan Life and Health Insurance License Exams Review Questions & Answers 2014* Examreview,2014-04-02 We create these self practice test questions module with 250 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage

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