

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

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