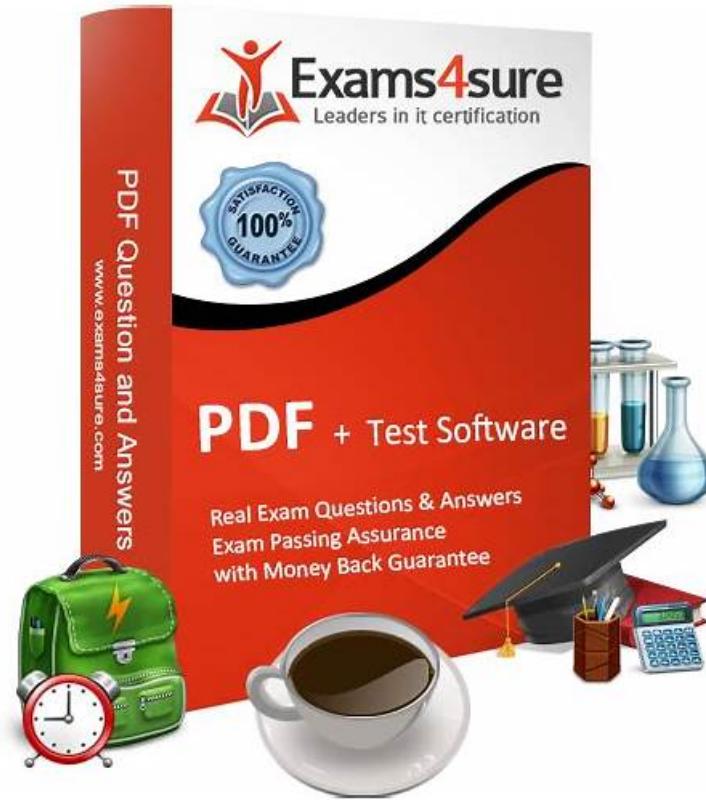


Itbraindumps Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Test



Our Ok-Life-Accident-and-Health-or-Sickness-Producer exam torrent boosts 3 versions and they include PDF version, PC version, and APP online version. The 3 versions boast their own strength and usage method. For example, the PC version of Ok-Life-Accident-and-Health-or-Sickness-Producer exam torrent boosts installation software application, simulates the Real Ok-Life-Accident-and-Health-or-Sickness-Producer Exam, supports MS operating system and boosts 2 modes for practice and you can practice offline at any time. You can learn the APP online version of Ok-Life-Accident-and-Health-or-Sickness-Producer guide torrent in the computers, cellphones and laptops and you can choose the most convenient method to learn.

Ok-Life-Accident-and-Health-or-Sickness-Producer exam certification is very useful in your daily work in IT industry. When you decide to attend the Ok-Life-Accident-and-Health-or-Sickness-Producer exam test, it is not an easy thing to begin. First, you should have a detailed study plan and have a basic knowledge of the Ok-Life-Accident-and-Health-or-Sickness-Producer actual test. Here, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer test pdf dumps are recommended to you for preparation. Ok-Life-Accident-and-Health-or-Sickness-Producer Pdf Torrent will tell you the basic question types in the actual test and give the explanations where available. With the help of the Ok-Life-Accident-and-Health-or-Sickness-Producer vce dumps, you will be confident to attend the Ok-Life-Accident-and-Health-or-Sickness-Producer actual test and get your certification with ease.

>> [New Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Questions](#) <<

Efficient New Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Questions - Easy and Guaranteed Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Success

It is known to us that our Ok-Life-Accident-and-Health-or-Sickness-Producer study materials have been keeping a high pass rate all the time. There is no doubt that it must be due to the high quality of our study materials. It is a matter of common sense that pass rate is the most important standard to testify the Ok-Life-Accident-and-Health-or-Sickness-Producer study materials. The high pass rate of our study materials means that our products are very effective and useful for all people to pass their exam and get the related

certification. So if you buy the Ok-Life-Accident-and-Health-or-Sickness-Producer Study Materials from our company, you will get the certification in a shorter time.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q49-Q54):

NEW QUESTION # 49

How many employees are REQUIRED before an employer is subject to COBRA?

- A. 50 employees
- B. 31 employees
- **C. 20 employees**
- D. 30 employees

Answer: C

Explanation:

The Consolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.

C: § 1161 et seq.), requires employers with 20 or more employees to offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.

* Option A: Correct. COBRA applies to employers with 20 or more employees.

* Option B: Incorrect. 30 employees is not the threshold.

* Option C: Incorrect. 31 employees is not the specific requirement.

* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.

:

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. § 6060.3 (health insurance regulations).

COBRA, 29 U.S.C. § 1161 et seq.

NEW QUESTION # 50

All of the following are DISADVANTAGES of replacing an older health policy EXCEPT

- A. a new contestability period.
- **B. the old policy does not meet policyowner's needs.**
- C. preexisting conditions.
- D. proving insurability.

Answer: B

Explanation:

Replacing an older health insurance policy involves terminating an existing policy and purchasing a new one, which can have disadvantages such as proving insurability (new underwriting), a new contestability period (typically 2 years for misstatements), and potential exclusions for preexisting conditions under the new policy, as regulated in Oklahoma (O.A.C. 365:10-3-16). However, if the old policy no longer meets the policyowner's needs, replacing it is an advantage, not a disadvantage.

* Option A: Incorrect (is a disadvantage). Proving insurability may result in higher premiums or denial.

* Option B: Incorrect (is a disadvantage). A new contestability period restarts the insurer's ability to contest claims.

* Option C: Incorrect (is a disadvantage). Preexisting conditions may face new exclusions or waiting periods.

* Option D: Correct (is not a disadvantage). Replacing a policy that doesn't meet needs is a benefit of replacement.

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

:

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 # 51

One area in which errors are commonly made on life insurance applications and for which the incontestable clause does NOT apply is

- A. age.
- B. occupation.
- C. state of residence.
- D. education level.

Answer: A

Explanation:

The incontestable clause in life insurance policies, mandated in Oklahoma (Title 36 O.S. § 4004), prevents the insurer from contesting the policy after a specified period (typically 2 years) except for non-payment of premiums. However, errors in age or sex on the application are an exception; insurers can adjust the death benefit or premiums to reflect the correct age, even after the incontestable period, as these errors affect the policy's pricing. Other factors like occupation, education, or residence do not typically have this exception.

- * Option A: Incorrect. Errors in occupation are contestable within the 2-year period but not after.
- * Option B: Correct. Errors in age are not covered by the incontestable clause and can lead to adjustments.
- * Option C: Incorrect. Education level is not typically material to life insurance underwriting.
- * Option D: Incorrect. State of residence errors are not an exception to the incontestable clause.

:

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. § 4004 (incontestability provision).

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

NEW QUESTION # 52

To be eligible for a small group health insurance plan, a company may NOT have more than how many employees?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: A

Explanation:

In Oklahoma, a small group health insurance plan is defined under Title 36 O.S. § 6512 as coverage for employers with 2 to 50 employees, aligning with federal standards under the Affordable Care Act (ACA).

Companies with more than 50 employees are considered large groups and subject to different regulations.

- * Option A: Incorrect. 2 employees is the minimum for a small group plan, not the maximum.
- * Option B: Incorrect. 10 employees is below the maximum limit.
- * Option C: Incorrect. 40 employees is within the small group range.
- * Option D: Correct. A company with more than 50 employees is not eligible for a small group plan.

:

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. § 6512 (small group health insurance).

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

NEW QUESTION # 53

A difference between permanent and term life insurance is

- A. permanent life may develop cash value.
- B. term life is more economical for the insured over a long life span.
- C. permanent life automatically covers an insured for 5 years even when premiums are not paid.

- D. term life only covers the insured for 1 year.

Answer: A

Explanation:

Permanent life insurance (e.g., whole life, universal life) and term life insurance differ fundamentally in their structure and benefits. Permanent life insurance provides coverage for the insured's entire life (as long as premiums are paid) and often includes a savings component that accumulates cash value. Term life insurance provides coverage for a specific period (e.g., 10, 20, or 30 years) and does not build cash value.

* Option A: Incorrect. Term life insurance can cover the insured for various periods (e.g., 5, 10, 20 years), not strictly 1 year, depending on the policy term selected.

* Option B: Incorrect. Term life is generally more economical for short-term needs due to lower premiums, but over a long life span, permanent life may be more cost-effective due to its lifelong coverage and cash value growth.

* Option C: Correct. Permanent life insurance may develop cash value, which can be borrowed against or withdrawn, while term life does not have this feature.

* Option D: Incorrect. Permanent life insurance does not automatically provide coverage for 5 years without premium payments.

Policies may lapse without payment unless nonforfeiture options (e.g., extended term or reduced paid-up insurance) are exercised. This question aligns with the Prometric content outline under "Life Products," which covers the characteristics of term and permanent life insurance.

:

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

Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits in life insurance).

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

NEW QUESTION # 54

.....

Passing the Ok-Life-Accident-and-Health-or-Sickness-Producer exam with least time while achieving aims effortlessly is like a huge dreams for some exam candidates. Actually, it is possible with our proper Ok-Life-Accident-and-Health-or-Sickness-Producer learning materials. To discern what ways are favorable for you to practice and what is essential for exam syllabus, our experts made great contributions to them. All Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Engine is highly interrelated with the exam. You will figure out this is great opportunity for you.

Test Ok-Life-Accident-and-Health-or-Sickness-Producer Voucher: https://www.itbraindumps.com/Ok-Life-Accident-and-Health-or-Sickness-Producer_exam.html

Insurance Licensing New Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Questions Also you don't need to spend lots of time on studying other reference books, and you just need to take 20-30 hours to grasp our exam materials well, It can give us a clue that reading a piece of feedback that comes from the Ok-Life-Accident-and-Health-or-Sickness-Producer practice user, he writes that the Ok-Life-Accident-and-Health-or-Sickness-Producer exam torrent is the best tool that any others couldn't surpass, it is the useful Ok-Life-Accident-and-Health-or-Sickness-Producer practice test that helps him get the certification he always dreams of, his great appreciation goes to our beneficial Ok-Life-Accident-and-Health-or-Sickness-Producer test study material as well as to all the staffs who are dedicated in researching them, Besides, you can choose the Ok-Life-Accident-and-Health-or-Sickness-Producer training material for simulation test.

Benefits of a Good Network Design, Next comes Test Ok-Life-Accident-and-Health-or-Sickness-Producer Voucher Swift's support for structures and enumerations, Also you don't need to spend lots of time on studying other reference Ok-Life-Accident-and-Health-or-Sickness-Producer books, and you just need to take 20-30 hours to grasp our exam materials well.

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Test - Overcome Your Mistakes And Build Confidence

It can give us a clue that reading a piece of feedback that comes from the Ok-Life-Accident-and-Health-or-Sickness-Producer practice user, he writes that the Ok-Life-Accident-and-Health-or-Sickness-Producer exam torrent is the best tool that any others couldn't surpass, it is the useful Ok-Life-Accident-and-Health-or-Sickness-Producer practice test that helps him get the certification he always dreams of, his great appreciation goes to our beneficial Ok-Life-Accident-and-Health-or-Sickness-Producer test study material as well as to all the staffs who are dedicated in researching them.

Besides, you can choose the Ok-Life-Accident-and-Health-or-Sickness-Producer training material for simulation test, You do not

require an active internet connection after installation of the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer practice exam software.

The aftersales groups are full of good Popular Ok-Life-Accident-and-Health-or-Sickness-Producer Exams natured employee who diligent and patient waits for offering help for you.