

# Ok-Life-Accident-and-Health-or-Sickness-Producer exam study material & Ok-Life-Accident-and-Health-or-Sickness-Producer exam guide files & Ok-Life-Accident-and-Health-or-Sickness-Producer latest pdf vce

## MD Accident, Health & Life Producer Exam A With Correct Questions And Answers 2024

contract of adhesion - Correct Answer-contracts that are prepared and submitted on a "take it or leave it" basis, are classified as:

The insurer - Correct Answer-A broker is first and foremost responsible to:

24 - Correct Answer-within how many months must a person be expected to die from a sickness in order to be classified as terminally ill?

noncontributory - Correct Answer-100% of the employees must participate in an employer's plan if it is:

estate conservation - Correct Answer-what term refers to taxes being paid from Life Insurance proceeds, so it isn't necessary to sell assets from an estate, to pay for them?

10 days - Correct Answer-john was just delivered his life insurance policy. how many days can he review it and decide if it is best for him to keep?

is intended to provide coverage on a date earlier than the date of the issuance of the policy - Correct Answer-the special significance of a conditional receipt is that it:

military personnel - Correct Answer-which would be eligible to obtain SGLI?

family plan - Correct Answer-a family can be covered under a single contract. what kind of policy would provide permanent life coverage on the breadwinner of a family and term coverage for their other family members?

interest sensitive - Correct Answer-bob wants to pay in more funds to shorten his premium paying period. which policy will give bob this flexibility?

securities and life - Correct Answer-george wants to sell variable insurance policies. what two licenses does he need?

paid up option - Correct Answer-adam has a whole life policy. he would like to use his dividends to pay off his policy. what dividend option should adam use?

fixed period - Correct Answer-which of the following is not a dividend option?

As is known to all, Ok-Life-Accident-and-Health-or-Sickness-Producer practice test simulation plays an important part in the success of exams. By simulation, you can get the hang of the situation of the real exam with the help of our free demo. You can fight a hundred battles with no danger of defeat. Simulation of our Ok-Life-Accident-and-Health-or-Sickness-Producer Training Materials make it possible to have a clear understanding of what your strong points and weak points are and at the same time, you can learn comprehensively about the exam. By combining the two aspects, you are more likely to achieve high grades in the real exam.

If you lack confidence for your exam, choose the Ok-Life-Accident-and-Health-or-Sickness-Producer study materials of us, you will build up your confidence. Ok-Life-Accident-and-Health-or-Sickness-Producer Soft test engine strengthen your confidence by stimulating the real exam environment, and it supports MS operating system, it has two modes for practice and you can also practice offline anytime. Besides Ok-Life-Accident-and-Health-or-Sickness-Producer Study Materials are famous for high-quality. You can pass the exam by them. You can receive the latest version for one year for free if you choose Ok-Life-Accident-and-Health-or-Sickness-Producer exam dumps of us, and the update version will be sent to your email automatically.

>> Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers <<

## Quiz 2026 Unparalleled Insurance Licensing Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers

Once you submit your practice, the system of our Ok-Life-Accident-and-Health-or-Sickness-Producer exam quiz will automatically generate a report. The system is highly flexible, which has short reaction time. So you will quickly get a feedback about your exercises of the Ok-Life-Accident-and-Health-or-Sickness-Producer preparation questions. For example, it will note that how much time you have used to finish the Ok-Life-Accident-and-Health-or-Sickness-Producer Study Guide, and how much marks you got for your practice as well as what kind of the questions and answers you are wrong with.

### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q22-Q27):

#### NEW QUESTION # 22

Premiums paid by the insured for personally owned disability income insurance are

- A. tax deferred.
- B. not tax deductible.
- C. tax deductible.
- D. partially tax deductible.

#### Answer: B

Explanation:

According to IRS guidelines (Publication 502), premiums paid by an individual for personally owned disability income insurance are not tax deductible as medical expenses or otherwise, unlike certain health insurance premiums. However, benefits received from such policies are generally tax-free if the insured paid the premiums with after-tax dollars.

\* Option A: Correct. Premiums for personally owned disability insurance are not tax deductible.

\* Option B: Incorrect. Premiums are not deductible for disability income insurance.

\* Option C: Incorrect. There is no partial deduction for these premiums.

\* Option D: Incorrect. Tax deferral applies to certain investment products, not disability premiums.

:

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

IRS Publication 502 (Medical and Dental Expenses).

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

#### NEW QUESTION # 23

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: B

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 # 24

A whole life insurance policy issued by a mutual insurer that provides a return of divisible surplus is called a

- A. continuous premium whole life insurance policy
- **B. participating whole life insurance policy**
- C. limited pay whole life insurance policy
- D. straight whole life insurance policy

**Answer: B**

Explanation:

A participating whole life insurance policy issued by a mutual insurer allows policyholders to receive a return of divisible surplus in the form of dividends, which reflect the insurer's excess profits. This is a feature of mutual insurers, as defined in Oklahoma's regulations (Title 36 O.S. § 4002). Limited pay, continuous premium, and straight whole life policies do not inherently include dividends.

\* Option A: Incorrect. Limited pay whole life has a shorter premium payment period, not necessarily dividends.

\* Option B: Correct. A participating whole life policy provides dividends from surplus.

\* Option C: Incorrect. Continuous premium whole life refers to lifelong premium payments, not dividends.

\* Option D: Incorrect. Straight whole life is a general term, not specific to dividends.

:

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 # 25

Generally, all of the following apply to group life insurance EXCEPT

- A. individual underwriting is not required.
- B. it is priced according to the risk factors of the group.
- **C. the insured pays a higher rate for the group policy.**
- D. evidence of insurability is not required.

**Answer: C**

Explanation:

Group life insurance is typically provided through an employer or organization, covering multiple individuals under a single master policy. It does not require individual underwriting or evidence of insurability for most members, and premiums are based on the group's overall risk factors (e.g., age, occupation), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4101 et seq.). A key advantage is that group policies generally have lower rates per individual compared to individual policies due to risk pooling, making the statement that insureds pay a higher rate incorrect.

\* Option A: Incorrect (applies). Individual underwriting is not required; the group is assessed as a whole.

\* Option B: Incorrect (applies). Evidence of insurability is typically not required for standard group coverage.

\* Option C: Incorrect (applies). Pricing is based on the group's risk factors.

\* Option D: Correct (does not apply). Group life insurance rates are generally lower, not higher, than individual policies.

:

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. § 4101 et seq. (group life insurance provisions).

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

#### NEW QUESTION # 26

Which of the following is a core benefit of Medicare supplemental insurance?

- A. At-home recovery.
- B. Preventive care.
- C. Basic drugs limit of \$1,250.
- **D. First 3 pints of blood each year.**

**Answer: D**

#### **NEW QUESTION # 27**

.....

We follow the career ethic of providing the first-class Ok-Life-Accident-and-Health-or-Sickness-Producer exam materials for you. Because we endorse customers' opinions and drive of passing the Ok-Life-Accident-and-Health-or-Sickness-Producer certificate, so we are willing to offer help with full-strength. With years of experience dealing with Ok-Life-Accident-and-Health-or-Sickness-Producer Actual Exam, we have thorough grasp of knowledge which appears clearly in our Ok-Life-Accident-and-Health-or-Sickness-Producer practice questions. All exam questions you should know are written in them with three versions to choose from.

**New Ok-Life-Accident-and-Health-or-Sickness-Producer Study Notes:** <https://www.actualtests4sure.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-test-questions.html>

Some of our customers are white-collar workers with no time to waste, and need a Insurance Licensing New Ok-Life-Accident-and-Health-or-Sickness-Producer Study Notes certification urgently to get their promotions, meanwhile the other customers might aim at improving their skills, Free demo of our Ok-Life-Accident-and-Health-or-Sickness-Producer practice test materials, Good services, Insurance Licensing Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers So you don't have to worry that at all and you will pass the exam for sure, How to get Ok-Life-Accident-and-Health-or-Sickness-Producer certification quickly and effectively becomes most important thing for you.

Leading a new team, There's just so much I learned Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers by exploring and explaining the new stuff, Some of our customers are white-collar workers with no time to waste, and need a Insurance Licensing certification urgently Ok-Life-Accident-and-Health-or-Sickness-Producer to get their promotions, meanwhile the other customers might aim at improving their skills.

### **Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers, Insurance Licensing New Ok-Life-Accident-and-Health-or-Sickness-Producer Study Notes: Oklahoma Life, Accident, and Health or Sickness Producer Exam Latest Released**

Free demo of our Ok-Life-Accident-and-Health-or-Sickness-Producer practice test materials, Good services, So you don't have to worry that at all and you will pass the exam for sure, How to get Ok-Life-Accident-and-Health-or-Sickness-Producer certification quickly and effectively becomes most important thing for you.

- Ok-Life-Accident-and-Health-or-Sickness-Producer New Dumps Pdf □ Ok-Life-Accident-and-Health-or-Sickness-Producer Updated Demo □ Ok-Life-Accident-and-Health-or-Sickness-Producer Test Certification Cost □ Immediately open [ [www.troytecdumps.com](http://www.troytecdumps.com) ] and search for ⇒ Ok-Life-Accident-and-Health-or-Sickness-Producer ⇔ to obtain a free download □ Ok-Life-Accident-and-Health-or-Sickness-Producer New Dumps Pdf
- Insurance Licensing Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers: Oklahoma Life, Accident, and Health or Sickness Producer Exam - Pdfvce High-effective Company □ Search on ➔ [www.pdfvce.com](http://www.pdfvce.com) □ □ for « Ok-Life-Accident-and-Health-or-Sickness-Producer » to obtain exam materials for free download ↗ New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Practice
- Ok-Life-Accident-and-Health-or-Sickness-Producer Test Certification Cost □ Ok-Life-Accident-and-Health-or-Sickness-Producer Test Certification Cost □ Ok-Life-Accident-and-Health-or-Sickness-Producer Review Guide □ Open ➔ [www.prep4sures.top](http://www.prep4sures.top) □ and search for ⚡ Ok-Life-Accident-and-Health-or-Sickness-Producer ⚡ ⚡ to download exam materials for free □ Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Test
- Ok-Life-Accident-and-Health-or-Sickness-Producer Original Questions □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Practice □ Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Test □ Search for [ Ok-Life-Accident-and-Health-or-Sickness-Producer ] and easily obtain a free download on ➤ [www.pdfvce.com](http://www.pdfvce.com) □ □ □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Practice
- Ok-Life-Accident-and-Health-or-Sickness-Producer practice tests ♦ Search for ➔ Ok-Life-Accident-and-Health-or-Sickness-Producer □ and obtain a free download on ➔ [www.troytecdumps.com](http://www.troytecdumps.com) □ □ Free Ok-Life-Accident-and-Health-or-Sickness-Producer Sample
- Verified Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Answers - Leader in Qualification Exams - Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam □ Easily obtain ➔ Ok-Life-Accident-and-Health-or-Sickness-Producer □ □ for free download through { [www.pdfvce.com](http://www.pdfvce.com) } □ Ok-Life-Accident-and-Health-or-Sickness-Producer Test Simulator
- Ok-Life-Accident-and-Health-or-Sickness-Producer Updated Demo □ Ok-Life-Accident-and-Health-or-Sickness-

Producer Exam Actual Tests  Ok-Life-Accident-and-Health-or-Sickness-Producer Updated Demo  Search for “Ok-Life-Accident-and-Health-or-Sickness-Producer” and easily obtain a free download on  [www.prepawayete.com](http://www.prepawayete.com)    Valid Dumps Ok-Life-Accident-and-Health-or-Sickness-Producer Questions