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>> Training Ok-Life-Accident-and-Health-or-Sickness-Producer For Exam <<

## 2026 Ok-Life-Accident-and-Health-or-Sickness-Producer: Accurate Training Oklahoma Life, Accident, and Health or Sickness Producer Exam For Exam

You may previously think preparing for the Ok-Life-Accident-and-Health-or-Sickness-Producer practice exam will be full of agony; actually, you can abandon the time-consuming thought from now on. Our Ok-Life-Accident-and-Health-or-Sickness-Producer exam question can be obtained within 5 minutes after your purchase and full of high quality points for your references, and also remedy your previous faults and wrong thinking of knowledge needed in this exam. As a result, many customers get manifest improvement and lighten their load by using our Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Dumps. You won't regret your decision of choosing us. In contrast, they will inspire your potential. Besides, when conceive and design our Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions at the first beginning, we target the aim customers like you, a group of exam candidates preparing for the exam.

## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q16-Q21):

### NEW QUESTION # 16

What is the main reason a Medicare supplement policy is purchased?

- A. to cover prescription drugs filled at the pharmacy
- B. to cover long-term care services
- C. to fill the gaps not covered by Medicare Parts A and B
- D. to cover dental services

**Answer: C**

Explanation:

A Medicare supplement policy (Medigap) is designed to cover out-of-pocket costs not paid by Original Medicare (Parts A and B), such as deductibles, coinsurance, and copayments. The primary reason for purchasing Medigap is to fill the gaps in Medicare coverage, as outlined in Oklahoma's regulations (Title 36 O.

S. § 6217) and federal guidelines (CMS, Medicare & You Handbook). Dental services, long-term care, and prescription drugs are not typically covered by Medigap; these require separate plans (e.g., Medicare Part D for drugs).

\* Option A: Incorrect. Dental services are not covered by Medigap; they require separate dental insurance.

\* Option B: Incorrect. Long-term care is not covered by Medigap; it requires LTC insurance.

\* Option C: Incorrect. Prescription drugs are covered by Medicare Part D, not Medigap.

\* Option D: Correct. Medigap fills gaps in Medicare Parts A and B coverage.

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

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

CMS, Medicare & You Handbook (Medigap benefits).

### NEW QUESTION # 17

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

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

**Answer: A**

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.

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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 # 18

The insured is dissatisfied with the handling of a claim. How long does the insured have to bring a lawsuit against the insurer?

- A. 7 years
- B. 3 years
- C. 1 year
- D. 5 years

**Answer: D**

Explanation:

Under Oklahoma's statute of limitations for insurance contracts (Title 12 O.S. § 95), an insured has 5 years to bring a lawsuit against an insurer for breach of contract, such as dissatisfaction with claim handling, unless the policy specifies a shorter period (minimum 1 year per Title 36 O.S. § 3617).

\* Option A: Incorrect. 1 year is the minimum allowed by policy terms, not the general statute.

\* Option B: Incorrect. 3 years applies to some torts, not insurance contracts.

\* Option C: Correct. The statute of limitations is 5 years for insurance contract disputes.

\* Option D: Incorrect. 7 years exceeds the standard limitation period.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State-Specific Knowledge -

Oklahoma Insurance Statutes).

Oklahoma Insurance Department, Title 12 O.S. § 95 (statute of limitations); Title 36 O.S. § 3617 (policy limitations).

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

### NEW QUESTION # 19

On an individual insurance application, which of the following signatures is NOT required?

- **A. The insurer.**
- B. Applicant.
- C. Insured if different from the applicant.
- D. The producer.

**Answer: A**

Explanation:

An individual insurance application typically requires signatures from the applicant (the person applying for the policy), the insured (if different from the applicant, e.g., a parent applying for a child), and the producer (to certify the information provided). The insurer does not sign the application, as their acceptance is indicated by issuing the policy, per Oklahoma's insurance application processes (Title 36 O.S. § 1435.2).

\* Option A: Incorrect. The applicant's signature is required to confirm the application details.

\* Option B: Incorrect. The insured's signature is required if they are not the applicant.

\* Option C: Incorrect. The producer's signature is required to verify the application process.

\* Option D: Correct. The insurer's signature is not required on the application.

This question falls under the Prometric content outline section on "Underwriting," which covers application requirements.

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

Oklahoma Insurance Department, Title 36 O.S. § 1435.2 (producer responsibilities).

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

### NEW QUESTION # 20

What is the correct term for an individual who is required to be licensed under the laws of this state to negotiate the sale of insurance?

- **A. Insurance producer.**
- B. Insurance adjuster.
- C. Insurance underwriter.
- D. Insurance appraiser.

**Answer: A**

Explanation:

In Oklahoma, an insurance producer is the term defined by law for an individual or entity licensed to sell, solicit, or negotiate insurance contracts. This is outlined in the Oklahoma Insurance Code, which requires producers to obtain a license to engage in these activities for life, accident, and health or sickness insurance.

\* Option A: Incorrect. An insurance adjuster investigates and settles claims, not negotiates the sale of insurance.

\* Option B: Correct. An insurance producer is the licensed individual who negotiates the sale of insurance, as defined by Oklahoma law.

\* Option C: Incorrect. An insurance appraiser evaluates property damage for claims, not related to selling insurance.

\* Option D: Incorrect. An insurance underwriter assesses risk and determines policy issuance, not sells insurance.

This question falls under the Prometric content outline section on "Licensing," which includes knowledge of licensing requirements and definitions.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State-Specific Knowledge - Licensing Requirements).

Oklahoma Insurance Department, Title 36 O.S. § 1435.2 (definition of insurance producer).

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

## NEW QUESTION # 21

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The Oklahoma Life, Accident, and Health or Sickness Producer Exam certification provides beginners and professionals with multiple great career opportunities. The Insurance Licensing Exam Ok-Life-Accident-and-Health-or-Sickness-Producer examination is one of the most demanding Insurance Licensing tests. There are multiple benefits you can get after cracking the Ok-Life-Accident-and-Health-or-Sickness-Producer test. The top-listed benefits include skill verification, high-paying jobs, bonuses, and promotions in your current organizations. All these benefits of earning the Ok-Life-Accident-and-Health-or-Sickness-Producer certificate help you level up your career in the tech sector.

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## Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions - Easy Way To Prepare [2026]

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