

100% Pass-Rate Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Braindumps Book - Best Accurate Source of Ok-Life-Accident-and-Health-or-Sickness-Producer Exam

©BRIGHTSTARS EXAM SOLUTIONS
10/22/2024 12:14 PM

California Life, Accident and Health State Exam Practice Questions Part 1 And Answers 100% Pass.

What area of group health insurance is regulated under the Employee Retirement Security Act of 1974 (ERISA)? - answer✓ Disclosure and Reporting

A Worker is entitled to Social Security Benefits if all of the following are true. Except for:

- A. Worker is under age 65
- B. Worker cannot perform his or her current job, but is actively seeking other employment
- C. Worker is insured for disability benefits
- D. Disability is expected to continue for 12 months or result in death. - answer✓ B. Worker cannot perform his or her current job, but is actively seeking other employment

Which type of annuity guarantees a stated number of income payments, whether or not the annuitant is still alive to receive them? - answer✓ Life annuity certain

Which of the following is NOT a true description of non-medical life insurance?

- A. Quicker processing of life insurance application
- B. Demand on the medical Profession reduced.
- C. Less cost involved with underwriting the application
- D. Applicants are not required to answer medical questions on the application. - answer✓ D. Applicants are not required to answer medical questions on the application.

People with higher loss exposure have the tendency to purchase insurance more often than those at average risk. This is called - answer✓ Adverse Selection

All of the following are characteristics of a Group Life Insurance Plan EXCEPT

- A. Probationary Period

BTW, DOWNLOAD part of PDFVCE Ok-Life-Accident-and-Health-or-Sickness-Producer dumps from Cloud Storage:
<https://drive.google.com/open?id=1i7aXP7m12iUfhvsUTbhP74RY-O0hPC->

It is universally accepted that in this competitive society in order to get a good job we have no choice but to improve our own capacity and explore our potential constantly, and try our best to get the related Ok-Life-Accident-and-Health-or-Sickness-Producer certification is the best way to show our professional ability, however, the exam is hard nut to crack and there are so many Ok-Life-Accident-and-Health-or-Sickness-Producer Preparation questions related to the exam, it seems impossible for us to systematize all of the key points needed for the exam by ourselves.

With our Ok-Life-Accident-and-Health-or-Sickness-Producer pdf torrent, you will minimize your cost on the exam preparation and be ready to pass your Ok-Life-Accident-and-Health-or-Sickness-Producer actual test on your first try. PDFVCE will provide you the easiest and quickest way to get the Ok-Life-Accident-and-Health-or-Sickness-Producer certification without headache. We will offer the update service for one year. In addition, you will instantly download the Ok-Life-Accident-and-Health-or-Sickness-Producer PDF VCE after you complete the payment. With the help of Ok-Life-Accident-and-Health-or-Sickness-Producer study dumps, you can just spend 20-30 hours for the preparation. Then you will be confident in the actual test.

Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Questions | Valid Test Ok-Life-Accident-and-Health-or-Sickness-Producer Experience

Are you staying up for the Ok-Life-Accident-and-Health-or-Sickness-Producer exam day and night? Do you have no free time to contact with your friends and families because of preparing for the exam? Are you tired of preparing for different kinds of exams? If your answer is yes, please buy our Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions, which is equipped with a high quality. We can make sure that our Ok-Life-Accident-and-Health-or-Sickness-Producer study materials have the ability to help you solve your problem, and you will not be troubled by these questions above.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q68-Q73):

NEW QUESTION # 68

A deliberate lie by an insured to the insurer to obtain a lower premium is an example of

- A. aleatory.
- B. fraud.
- C. concealment.
- D. omission.

Answer: B

Explanation:

A deliberate lie by an insured to obtain a lower premium constitutes fraud, defined in Oklahoma's Insurance Code (Title 36 O.S. § 1204) as an intentional misrepresentation of material facts to deceive the insurer. Fraud can lead to policy rescission or legal penalties.

* Option A: Incorrect. Omission is failing to disclose information, not actively lying.

* Option B: Correct. A deliberate lie to lower premiums is fraud.

* Option C: Incorrect. Concealment is withholding material information, not providing false information.

* Option D: Incorrect. Aleatory refers to the uncertain nature of insurance contracts, not misrepresentation.

:

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. § 1204 (unfair trade practices).

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

NEW QUESTION # 69

An insured receives a notice from the insurer that the policy has been cancelled in the middle of the term

Which of the following policies did the insured MOST likely have?

- A. Optionally renewable.
- B. Term.
- C. Conditionally renewable.
- D. Cancelable.

Answer: D

Explanation:

A cancelable health insurance policy allows the insurer to cancel the policy at any time during the term with proper notice, typically for reasons like non-payment or fraud, as permitted under Oklahoma's regulations (Title 36 O.S. § 4405). Other policy types, like optionally renewable (insurer can refuse renewal at term end), conditionally renewable (renewal subject to conditions), or term (fixed duration), do not typically allow mid- term cancellation.

* Option A: Incorrect. Optionally renewable policies can be non-renewed at term end, not cancelled mid- term

* Option B: Incorrect. Term policies (life or health) run for a fixed period and are not typically cancelled mid-term.

* Option C: Incorrect. Conditionally renewable policies restrict renewal, not mid-term cancellation.

* Option D: Correct. A cancelable policy allows mid-term cancellation by the insurer.

:

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. § 4405 (health insurance provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 70

An alien insurer is which one of the following?

- A. One formed under the laws of a state other than Oklahoma.
- B. One formed under the laws of a state geographically bordering Oklahoma.
- C. One formed under the laws of a country other than the United States of America.
- D. One formed under the laws of Oklahoma.

Answer: C

Explanation:

An alien insurer, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 105), is an insurance company formed under the laws of a country other than the United States. This distinguishes it from domestic insurers (formed in Oklahoma) and foreign insurers (formed in another U.S. state).

* Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.
* Option B: Incorrect. An insurer formed in another U.S. state is a foreign insurer.
* Option C: Correct. An alien insurer is formed under the laws of a foreign country.
* Option D: Incorrect. Geographic proximity is irrelevant; the distinction is based on legal formation.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

:

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. § 105 (definitions of insurers).

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

NEW QUESTION # 71

The act of using misrepresentation to induce an insured person to terminate an existing policy and purchase a new policy is referred to as

- A. rebating.
- B. subrogation.
- C. churning.
- D. twisting.

Answer: D

Explanation:

Twisting is the unethical practice of using misrepresentation or incomplete information to persuade an insured to terminate an existing policy and purchase a new one, often to the insured's detriment. It is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This differs from churning (replacing policies for commission without benefit to the insured) or rebating (offering inducements to purchase).

* Option A: Correct. Twisting involves misrepresentation to induce policy replacement.
* Option B: Incorrect. Subrogation is the insurer's right to recover payments from a third party.
* Option C: Incorrect. Rebating is offering a portion of the premium or other inducements to purchase insurance.
* Option D: Incorrect. Churning involves excessive policy replacements for commissions, not necessarily misrepresentation.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

:

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. § 1204 (unfair trade practices).

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

NEW QUESTION # 72

An insurance producer who knowingly and willfully makes a fraudulent statement relating to an application for insurance is subject to all of the following EXCEPT

- A. revocation.
- B. suspension.
- C. censure.
- D. **discrimination.**

Answer: D

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), a producer who knowingly and willfully makes a fraudulent statement on an insurance application faces disciplinary actions, including suspension, revocation, or censure of their license, as well as potential fines or criminal penalties. Discrimination is not a disciplinary action; it refers to unfair treatment and is unrelated to fraud penalties.

- * Option A: Incorrect (is a penalty). Suspension of the license is a possible consequence.
- * Option B: Incorrect (is a penalty). Revocation of the license is a possible consequence.
- * Option C: Correct (is not a penalty). Discrimination is not a disciplinary action for fraud.
- * Option D: Incorrect (is a penalty). Censure is a formal reprimand and a possible consequence.

:

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. § 1435.13 (grounds for license discipline). Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 73

.....

Our Ok-Life-Accident-and-Health-or-Sickness-Producer learning materials can be applied to different groups of people. Whether you are trying this exam for the first time or have experience, our learning materials are a good choice for you. Whether you are a student or an employee, our Ok-Life-Accident-and-Health-or-Sickness-Producer learning materials can meet your needs. This is due to the fact that our learning materials are very user-friendly and express complex information in easy-to-understand language. You do not need to worry about the complexity of learning materials. We assure you that once you choose our Ok-Life-Accident-and-Health-or-Sickness-Producer Learning Materials, your learning process is very easy.

Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Questions: <https://www.pdfvce.com/Insurance-Licensing/Ok-Life-Accident-and-Health-or-Sickness-Producer-exam-pdf-dumps.html>

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Braindumps Book Please remember to check your Email regularly, So for employees, a high-quality Insurance Licensing Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Questions certification would be an essential measure of your individual ability, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Braindumps Book Some even work overtime usually, As a wise person, it is better to choose our Ok-Life-Accident-and-Health-or-Sickness-Producer study material without any doubts, Ok-Life-Accident-and-Health-or-Sickness-Producer practice test material is in line with the content of the actual Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification test.

These Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer mock tests will give you real Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Experience, Swallowing the Sea, Please remember to check your Email regularly, So for employees, a high-quality Ok-Life-Accident-and-Health-or-Sickness-Producer Insurance Licensing certification would be an essential measure of your individual ability.

100% Pass Quiz 2026 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam Fantastic Valid Braindumps Book

Some even work overtime usually, As a wise person, it is better to choose our Ok-Life-Accident-and-Health-or-Sickness-Producer study material without any doubts, Ok-Life-Accident-and-Health-or-Sickness-Producer practice test material is in line with the

content of the actual Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification test.

- Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps PDF □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Dumps □ Test Ok-Life-Accident-and-Health-or-Sickness-Producer Cram Pdf □ Enter ➔ www.verifieddumps.com □ and search for ▶ Ok-Life-Accident-and-Health-or-Sickness-Producer ▲ to download for free □ Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Exam Pass4sure
- Valid Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Braindumps Book Offer You The Best Valid Practice Questions | Oklahoma Life, Accident, and Health or Sickness Producer Exam □ Search for 「 Ok-Life-Accident-and-Health-or-Sickness-Producer 」 and download exam materials for free through [www.pdfvce.com] □ □ Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Exam Pass4sure
- Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Exam Pass4sure □ Training Ok-Life-Accident-and-Health-or-Sickness-Producer Online □ Ok-Life-Accident-and-Health-or-Sickness-Producer Training Online □ Search for ⚡ Ok-Life-Accident-and-Health-or-Sickness-Producer □ ⚡ □ on ➡ www.pass4test.com □ immediately to obtain a free download □ Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Exam Online
- New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Dumps □ Braindump Ok-Life-Accident-and-Health-or-Sickness-Producer Pdf □ Ok-Life-Accident-and-Health-or-Sickness-Producer Dump Check □ Open website [www.pdfvce.com] and search for ▶ Ok-Life-Accident-and-Health-or-Sickness-Producer ▲ for free download □ Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Exam Pattern
- Reliable Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Pass4sure □ Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Exam Pattern □ Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Exam Pattern □ Open □ www.pass4test.com □ 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 Dump Check
- Free PDF Quiz Insurance Licensing - Accurate Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Braindumps Book □ Download □ Ok-Life-Accident-and-Health-or-Sickness-Producer □ for free by simply searching on “ www.pdfvce.com ” □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Dumps
- Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Practice □ Ok-Life-Accident-and-Health-or-Sickness-Producer Dump Check □ Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Test Simulator □ Go to website ✓ www.examdiscuss.com □ ✓ □ open and search for ➔ Ok-Life-Accident-and-Health-or-Sickness-Producer □ to download for free □ Free Ok-Life-Accident-and-Health-or-Sickness-Producer Learning Cram
- Practice Ok-Life-Accident-and-Health-or-Sickness-Producer Mock □ Test Ok-Life-Accident-and-Health-or-Sickness-Producer Answers □ Test Ok-Life-Accident-and-Health-or-Sickness-Producer Cram Pdf □ Easily obtain ➔ Ok-Life-Accident-and-Health-or-Sickness-Producer □ for free download through [www.pdfvce.com] □ Reliable Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Pass4sure
- Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Braindumps Book 100% Pass | High Pass-Rate Valid Oklahoma Life, Accident, and Health or Sickness Producer Exam Practice Questions Pass for sure !! Open [www.troytecdumps.com] and search for ➤ Ok-Life-Accident-and-Health-or-Sickness-Producer □ to download exam materials for free □ Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Files
- Pass Guaranteed Quiz 2026 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer – Valid Valid Braindumps Book □ Easily obtain ▶ Ok-Life-Accident-and-Health-or-Sickness-Producer ▲ for free download through 《 www.pdfvce.com 》 □ Ok-Life-Accident-and-Health-or-Sickness-Producer Dump Check
- Pass Guaranteed Quiz 2026 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer – Valid Valid Braindumps Book □ Search for ➤ Ok-Life-Accident-and-Health-or-Sickness-Producer □ and obtain a free download on { www.examdiscuss.com } □ Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Files
- azrasehovic.com, course.mymarketer.in, www.stes.tyc.edu.tw, parosinnovation.com, robinskool.com, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, www.stes.tyc.edu.tw, ahc.itexxiahosting.com, Disposable vapes

BONUS!!! Download part of PDFVCE Ok-Life-Accident-and-Health-or-Sickness-Producer dumps for free:

<https://drive.google.com/open?id=1i7aXP7ml2iUfhvsUTbhP74RY-O0hPC->