

Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Overview - Valid Brainsdumps Ok-Life-Accident-and-Health-or-Sickness-Producer Ppt

Revised InsMS-LAH05MS Life, Accident & Health or Sickness Producer Practice Course

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As we all know, the preparation process for an exam is very laborious and time-consuming. We had to spare time to do other things to prepare for Ok-Life-Accident-and-Health-or-Sickness-Producer exam, which delayed a lot of important things. If you happen to be facing this problem, you should choose our Ok-Life-Accident-and-Health-or-Sickness-Producer Study Materials. With our study materials, only should you take about 20 - 30 hours to preparation can you attend the exam. The rest of the time you can do anything you want to do to, which can fully reduce your review pressure.

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>> **Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Overview** <<

Free PDF Ok-Life-Accident-and-Health-or-Sickness-Producer - Oklahoma Life, Accident, and Health or Sickness Producer Exam Authoritative Exam

Overview

Users don't need to install any plugins or software to attempt the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer practice exam. All operating systems support this format. The third and last format is Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) desktop software that can be used on Windows computers. The customers that have Windows laptops or computers can attempt the practice exam and prepare for it efficiently. These formats are in use by a lot of applicants currently and they are preparing for their best future on daily basis. Even the customers who have used it in the past for the preparation of Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Certification Exam have rated our product as one of the best.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q138-Q143):

NEW QUESTION # 138

The ownership provision of a life insurance policy states that during the insured individual's lifetime, the rights and privileges belong to the

- A. insured individual only
- B. insured individual's family
- **C. owner only**
- D. beneficiaries

Answer: C

Explanation:

The ownership provision in a life insurance policy specifies that the policyowner (who may or may not be the insured) holds all rights and privileges during the insured's lifetime, including changing beneficiaries, borrowing against cash value, or surrendering the policy. This is standard in Oklahoma's Insurance Code (Title 36 O.S. § 4001 et seq.). Beneficiaries have no rights until the insured's death, and the insured's family has no automatic rights unless designated as owners.

* Option A: Incorrect. The insured has no ownership rights unless they are also the policyowner.

* Option B: Correct. The policyowner holds all rights and privileges.

* Option C: Incorrect. The insured's family has no inherent rights unless they are the policyowner.

* Option D: Incorrect. Beneficiaries have rights only after the insured's death.

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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. § 4001 et seq. (life insurance policy provisions).

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

NEW QUESTION # 139

Under the unpaid premium Uniform Optional Provision, if there is an unpaid premium at the time a health claim becomes payable, then the

- A. policy is cancelled.
- B. claim is denied.
- **C. premium is deducted from the claim.**
- D. claim is delayed until payment of the premium.

Answer: C

Explanation:

The unpaid premium Uniform Optional Provision in health insurance policies, as recognized in Oklahoma (Title 36 O.S. § 4405), allows the insurer to deduct any unpaid premiums from a claim payment if a claim becomes payable while premiums are overdue. This ensures the policy remains in force and the claim is paid, net of the owed premium.

* Option A: Incorrect. The claim is not denied; the premium is deducted from the payment.

* Option B: Incorrect. The policy is not cancelled; the unpaid premium is addressed via the claim.

* Option C: Correct. The unpaid premium is deducted from the claim payment.

* Option D: Incorrect. The claim is not delayed; the premium is settled with the claim payment.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights,"

which covers health insurance policy provisions.

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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 # 140

How will covered expenses be paid if an insured has a scheduled dental policy?

- A. The insurer will pay a percentage of each expense.
- **B. Benefits will be limited to a specific maximum dollar amount per procedure.**
- C. All expenses will be paid after the insured's deductible is paid.
- D. After the deductible is paid, benefits will be paid in a lump sum directly to the insured.

Answer: B

Explanation:

A scheduled dental policy provides coverage based on a predetermined schedule of benefits, which lists specific maximum dollar amounts payable for each dental procedure (e.g., \$100 for a filling, \$500 for a crown). This contrasts with comprehensive dental plans that may pay a percentage of expenses or cover all costs after a deductible.

* Option A: Incorrect. Scheduled dental policies do not pay all expenses after a deductible; they limit payments to scheduled amounts.

* Option B: Incorrect. Paying a percentage of expenses is typical of comprehensive dental plans, not scheduled policies.

* Option C: Correct. Benefits are limited to a specific maximum dollar amount per procedure, as defined in the schedule.

* Option D: Incorrect. Benefits are not paid as a lump sum directly to the insured; they are paid per procedure up to the scheduled limit.

This question aligns with the Prometric content outline under "Health Providers and Products," which covers dental insurance structures.

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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. § 6060.3 (health insurance provisions, including dental).

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

NEW QUESTION # 141

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

Answer: C

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: Correct. Conditionally renewable policies restrict renewal, not mid-term cancellation.

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

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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 # 142

Which of the following is NOT a requirement to become a resident producer or adjuster in Oklahoma?

- A. Must be of good personal and business reputation.
- **B. Live in Oklahoma for a period of 6 months or more.**
- C. Be at least 18 years of age.
- D. Successfully passing a licensing examination.

Answer: B

Explanation:

To become a resident insurance producer or adjuster in Oklahoma, as outlined in Title 36 O.S. § 1435.7 and § 1435.8, an applicant must: be at least 18 years old, be of good personal and business reputation (demonstrating trustworthiness and competency), successfully pass the required licensing examination, and be a resident of Oklahoma or intend to become one. However, there is no specific requirement to have lived in Oklahoma for 6 months or more prior to applying; residency is established by maintaining a principal place of residence or business in the state at the time of application.

* Option A: Correct (not a requirement). Living in Oklahoma for 6 months or more is not explicitly required; residency status is sufficient.

* Option B: Incorrect (is a requirement). Passing the licensing exam is mandatory.

* Option C: Incorrect (is a requirement). Applicants must be at least 18 years old.

* Option D: Incorrect (is a requirement). Good personal and business reputation is required.

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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. § 1435.7, § 1435.8 (resident producer and adjuster licensing).

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

NEW QUESTION # 143

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