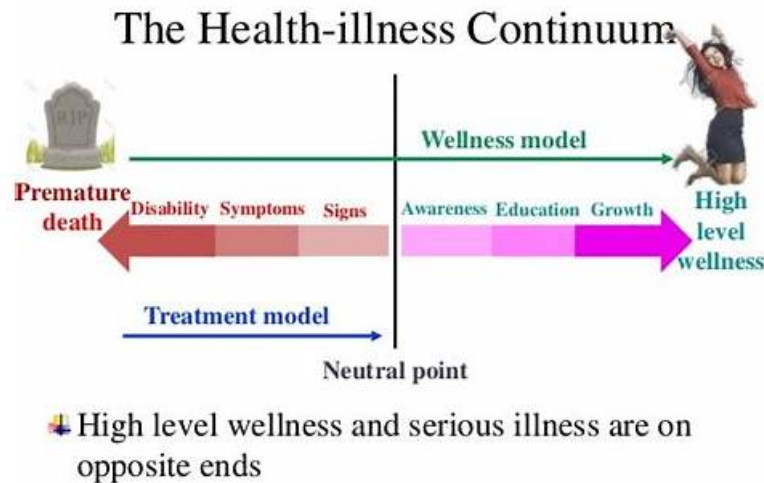


# Detail Ok-Life-Accident-and-Health-or-Sickness-Producer Explanation & VCE Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Simulator



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>> Detail Ok-Life-Accident-and-Health-or-Sickness-Producer Explanation <<

## Excellent Detail Ok-Life-Accident-and-Health-or-Sickness-Producer Explanation, VCE Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Simulator

According to the survey, the candidates most want to take Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer test in the current IT certification exams. Of course, the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification is a very important exam which has been certified. In addition, the exam qualification can prove that you have high skills. However, like all the exams, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer test is also very difficult. To pass the exam is difficult but ExamPrepAway can help you to get Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification.

## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q137-Q142):

NEW QUESTION # 137

Which of the following BEST describes a waiver of premium clause in a typical disability policy?

- A. The monthly benefit under the policy is reduced to offset the premium that is no longer being paid.
- **B. The waiver of premium benefit pays the policy premium during a disability claim.**
- C. This clause eliminates any premium being paid for the lifetime of the insured individual.
- D. This clause generally begins immediately with the doctor stating that the insured person is completely disabled.

**Answer: B**

Explanation:

The waiver of premium clause in a disability income policy waives the policy's premiums during a disability claim, ensuring the policy remains in force without the insured having to pay premiums while disabled. This typically begins after the elimination period, as outlined in Oklahoma's health insurance provisions (Title 36 O.S. § 4405).

\* Option A: Correct. The waiver of premium pays the policy premium during a disability claim.

\* Option B: Incorrect. Premiums are waived only during disability, not for the insured's lifetime.

\* Option C: Incorrect. Monthly benefits are not reduced to offset waived premiums.

\* Option D: Incorrect. The waiver begins after the elimination period, not immediately upon a doctor's statement.

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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 # 138

An insurance producer sells fake policies and gambles the premium payments at a casino. Which entity would not be involved in the investigation?

- A. Oklahoma Insurance Department Anti-Fraud Unit
- B. Oklahoma State Bureau of Investigation
- C. Oklahoma Attorney General
- **D. Securities Exchange Commission**

**Answer: D**

Explanation:

Selling fake insurance policies and misappropriating premiums is a fraudulent act under Oklahoma's Insurance Code (Title 36 O.S. § 1204, § 1435.13), classified as a felony. The Oklahoma Insurance Department Anti-Fraud Unit investigates insurance fraud, the Oklahoma State Bureau of Investigation handles criminal investigations, and the Oklahoma Attorney General may prosecute or oversee legal actions.

The Securities Exchange Commission (SEC) regulates securities markets, not insurance fraud, unless securities are involved (which is not indicated here).

\* Option A: Incorrect. The Attorney General may be involved in prosecution.

\* Option B: Incorrect. The State Bureau of Investigation handles criminal fraud cases.

\* Option C: Incorrect. The Anti-Fraud Unit directly investigates insurance fraud.

\* Option D: Correct. The SEC is not typically involved in insurance fraud investigations.

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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 36 O.S. § 1204, § 1435.13 (fraud and penalties).

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

#### NEW QUESTION # 139

Under a group life policy, the policyowner is entitled to a grace period of 31 days for the payment of any premium due EXCEPT the first. During the grace period, the death benefit coverage shall

- A. be discontinued.
- **B. continue in force.**
- C. be 50%.

- D. be 75%.

**Answer: B**

Explanation:

Under Oklahoma insurance law and standard group life insurance provisions, a group life policy includes a mandatory grace period of 31 days for the payment of premiums (except the first premium, which must be paid to initiate coverage). During this grace period, the policy remains in force, and the full death benefit is payable if the insured dies, provided the premium is eventually paid or the policy has not lapsed.

\* Option A: Incorrect. Coverage is not discontinued during the grace period; it continues to protect the insured.

\* Option B: Incorrect. The death benefit is not reduced to 50% during the grace period; it remains at 100% of the policy's face amount.

\* Option C: Correct. The death benefit coverage continues in force during the 31-day grace period, as mandated by Oklahoma law.

\* Option D: Incorrect. The death benefit is not reduced to 75%; it remains fully in effect.

This provision is outlined in Oklahoma statutes and aligns with the Prometric exam content outline under

"Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of grace periods in group life policies.

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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. § 4105 (grace period requirements for group life insurance).

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

#### **NEW QUESTION # 140**

The change of beneficiary provision states that the insured has the right to change the beneficiary unless the beneficiary is

- A. uninsurable.
- **B. irrevocable.**
- C. deceased.
- D. power of attorney.

**Answer: B**

Explanation:

The change of beneficiary provision allows the policyowner (often the insured) to change the beneficiary at any time unless the beneficiary is designated as irrevocable. An irrevocable beneficiary cannot be changed without their consent, as specified in Oklahoma's life insurance regulations (Title 36 O.S. § 4001 et seq.).

\* Option A: Incorrect. Insurability of the beneficiary does not affect the right to change them.

\* Option B: Correct. An irrevocable beneficiary cannot be changed without their consent.

\* Option C: Incorrect. Power of attorney affects legal authority, not beneficiary changes.

\* Option D: Incorrect. A deceased beneficiary can be replaced without restriction.

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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. (beneficiary provisions).

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

#### **NEW QUESTION # 141**

Any person of competent legal capacity may contract for life and health insurance at a MINIMUM age of

- A. 15.
- B. 21.
- C. 16.
- **D. 18.**

**Answer: D**

Explanation:

In Oklahoma, the minimum age for a person of competent legal capacity to contract for life and health insurance is 18, as this is the age of majority under Oklahoma law (Title 15 O.S. § 13). Individuals under 18 may be insured (e.g., as dependents or under

juvenile policies), but they cannot enter into insurance contracts themselves unless emancipated.

\* Option A: Incorrect. Age 15 is below the age of majority.

\* Option B: Incorrect. Age 16 is below the age of majority.

\* Option C: Correct. Age 18 is the minimum age for contracting insurance in Oklahoma.

\* Option D: Incorrect. Age 21 is not required; 18 is sufficient.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which covers eligibility to contract insurance.

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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 15 O.S. § 13 (age of majority).

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

## NEW QUESTION # 142

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