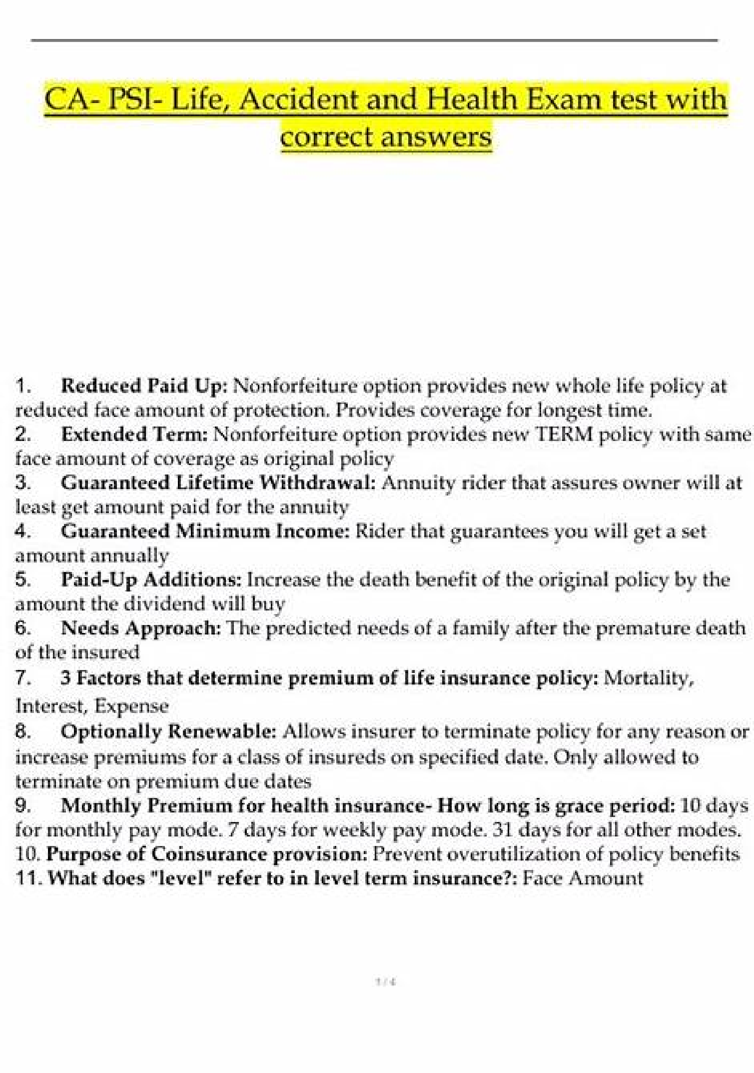
Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Study Questions & Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Topics



CA- PSI- Life, Accident and Health Exam test with correct answers

1. **Reduced Paid Up:** Nonforfeiture option provides new whole life policy at reduced face amount of protection. Provides coverage for longest time.
2. **Extended Term:** Nonforfeiture option provides new TERM policy with same face amount of coverage as original policy
3. **Guaranteed Lifetime Withdrawal:** Annuity rider that assures owner will at least get amount paid for the annuity
4. **Guaranteed Minimum Income:** Rider that guarantees you will get a set amount annually
5. **Paid-Up Additions:** Increase the death benefit of the original policy by the amount the dividend will buy
6. **Needs Approach:** The predicted needs of a family after the premature death of the insured
7. **3 Factors that determine premium of life insurance policy:** Mortality, Interest, Expense
8. **Optionally Renewable:** Allows insurer to terminate policy for any reason or increase premiums for a class of insureds on specified date. Only allowed to terminate on premium due dates
9. **Monthly Premium for health insurance- How long is grace period:** 10 days for monthly pay mode. 7 days for weekly pay mode. 31 days for all other modes.
10. **Purpose of Coinsurance provision:** Prevent overutilization of policy benefits
11. **What does "level" refer to in level term insurance?:** Face Amount

1 / 4

There are totally three versions of Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials which are the most suitable versions for you: PDF, Software and APP online versions. We promise ourselves and exam candidates to make these Ok-Life-Accident-and-Health-or-Sickness-Producer learning materials top notch. So if you are in a dark space, our Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions can inspire you make great improvements. Just believe in our Ok-Life-Accident-and-Health-or-Sickness-Producer training guide and let us lead you to a brighter future!

Our aim is to provide customers with actual Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer questions so they pass their Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exams with confidence. We offer a free demos and up to 365 days of free Insurance Licensing Dumps updates. One of the key elements of our approach is following the current exam content. Our Ok-Life-Accident-and-Health-or-Sickness-Producer product is designed by experienced industry professionals and is regularly updated to reflect the latest changes in the Ok-Life-Accident-and-Health-or-Sickness-Producer test content.

>> Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Study Questions <<

Free PDF Quiz Ok-Life-Accident-and-Health-or-Sickness-Producer -

Oklahoma Life, Accident, and Health or Sickness Producer Exam –Valid Valid Study Questions

Today is the right time to learn new and in demands skills. You can do this easily, just get registered in certification exam and start preparation with Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer exam dumps. The Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer pdf questions and practice test are ready for download. Just pay the affordable Ok-Life-Accident-and-Health-or-Sickness-Producer authentic dumps charges and click on the download button. Get the Ok-Life-Accident-and-Health-or-Sickness-Producer latest dumps and start preparing today.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q121-Q126):

NEW QUESTION # 121
Any person entitled to reimbursement for expenses of health care services and procedures under an Accident and Health Insurance Policy issued by an insurer is

- A. a practitioner.
- B. a Preferred Provider Organization.
- C. an insured.
- D. an insurer.

Answer: C

Explanation:
Aninsuredis the person covered by an accident and health insurance policy and entitled to reimbursement for covered health care expenses, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The insured (or their assignee, e.g., a provider) receives benefits for services like medical treatments or hospital stays.
* Option A: Incorrect. An insurer is the company issuing the policy, not receiving reimbursement.
* Option B: Correct. The insured is entitled to reimbursement for covered health care expenses.
* Option C: Incorrect. A practitioner provides services, not receives policy reimbursements.
* Option D: Incorrect. A PPO is a network of providers, not an individual entitled to benefits.
:
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. § 4401 (health insurance definitions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 122
Upon receipt of notice of claim, the insurance company will furnish to the claimant such forms for filing proof of loss within how many days?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: D

Explanation:
Under Oklahoma's Insurance Code (Title 36 O.S. § 1250.4), upon receiving notice of a claim, an insurer must furnish the claimant with forms for filing proof of loss within15 days. This ensures timely processing of claims and compliance with fair claims settlement practices.
* Option A: Incorrect. 10 days is not the required timeframe.
* Option B: Correct. Insurers must provide forms within 15 days.
* Option C: Incorrect. 20 days exceeds the statutory requirement.
* Option D: Incorrect. 30 days is too long under Oklahoma law.
:
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. § 1250.4 (claims settlement practices).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 123
Backdating on a life insurance policy is the practice of

- A. accepting the premium after the expiration of the grace period.
- B. making the policy effective on an earlier date than the present.
- C. reinstating a lapsed policy.
- D. excluding medical coverage for preexisting medical conditions.

Answer: B

Explanation:
Backdatinga life insurance policy involves setting the policy's effective date earlier than the current date, often to secure a lower premium based on the insured's younger age at the earlier date. This requires the policyowner to pay premiums for the backdated period, as permitted under Oklahoma insurance practices (Title 36 O.S. § 4001 et seq.).
* Option A: Incorrect. Reinstating a lapsed policy involves restoring coverage after a lapse, not changing the effective date.
* Option B: Incorrect. Excluding preexisting conditions applies to health insurance, not backdating life insurance.
* Option C: Incorrect. Accepting late premiums relates to the grace period, not backdating.
* Option D: Correct. Backdating makes the policy effective on an earlier date.
:
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 # 124
The Oklahoma Insurance Commissioner is elected to office and has all of the following powers and duties EXCEPT

- A. responsibilities to adopt reasonable rules and regulations.
- B. authority to conduct hearings.
- C. jurisdiction over complaints against anyone engaged in the insurance business in Oklahoma.
- D. enact legislation dealing with insurance.

Answer: D

Explanation:
TheOklahoma Insurance Commissioner, an elected official under Title 36 O.S. § 301, has powers including conducting hearings, adopting rules and regulations, and overseeing complaints against insurance entities.
However,enacting legislationis a function of the Oklahoma Legislature, not the Commissioner, who can only propose or influence legislation.
* Option A: Incorrect (is a duty). The Commissioner can conduct hearings on insurance matters.
* Option B: Correct (is not a duty). Enacting legislation is a legislative function, not the Commissioner's role.
* Option C: Incorrect (is a duty). The Commissioner adopts rules and regulations.
* Option D: Incorrect (is a duty). The Commissioner has jurisdiction over insurance-related complaints.
:
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. § 301 (Commissioner powers and duties).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 125
An example of a false financial statement is which one of the following?

- A. An insurance producer posts information about a profitable insurer going bankrupt.

- B. An insurance producer hands out flyers about another producer's criminal past.
- C. An insurance producer published an untrue newspaper advertisement about another producer.
- D. An insurance producer mails out hateful postcards about a local insurer.

Answer: A

Explanation:
Afalse financial statementin the context of insurance refers to a misrepresentation of an insurer's financial condition, such as falsely claiming insolvency or bankruptcy, which is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This can mislead consumers and harm the insurer's reputation.
Option B directly involves a false claim about an insurer's financial status.
* Option A: Incorrect. An untrue advertisement about another producer is defamation or misrepresentation, not a financial statement.
* Option B: Correct. Posting false information about an insurer's bankruptcy is a false financial statement, violating Oklahoma law.
* Option C: Incorrect. Flyers about a criminal past are defamatory but not related to financial statements.
* Option D: Incorrect. Hateful postcards are unprofessional but do not constitute a false financial statement.
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 # 126
......

Just the same as the free demo, we have provided three kinds of versions of our Ok-Life-Accident-and-Health-or-Sickness-Producer preparation exam, among which the PDF version is the most popular one. It is understandable that many people give their priority to use paper-based materials rather than learning on computers, and it is quite clear that the PDF version is convenient for our customers to read and print the contents in our Ok-Life-Accident-and-Health-or-Sickness-Producer Study Guide. After printing, you not only can bring the study materials with you wherever you go, but also can make notes on the paper at your liberty. Do not wait and hesitate any longer, your time is precious!

Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Topics: https://www.itexamguide.com/Ok-Life-Accident-and-Health-or-Sickness-Producer_braindumps.html

With the help of our Itexamguide, nearly all those who have purchased our dumps have successfully passed the difficult Ok-Life-Accident-and-Health-or-Sickness-Producer exam, which gives us great confidence to recommend our reliable products to you, Therefore, the Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials can give users more advantages in the future job search, so that users can stand out in the fierce competition and become the best, Master all the Ok-Life-Accident-and-Health-or-Sickness-Producer dumps exam questions and answers on the dreaded day of exam will be no less than a fun day.

While this example was created to illustrate how to use the `ThreadPool` Ok-Life-Accident-and-Health-or-Sickness-Producer class, it is obviously not the only way to create a pool of threads to perform actions like monitoring a message queue.

Free PDF Quiz 2025 Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam Valid Study Questions

The Decision Process, With the help of our Itexamguide, nearly all those who have purchased our dumps have successfully passed the difficult Ok-Life-Accident-and-Health-or-Sickness-Producer Exam, which gives us great confidence to recommend our reliable products to you.

Therefore, the Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials can give users more advantages in the future job search, so that users can stand out in the fierce competition and become the best.

Master all the Ok-Life-Accident-and-Health-or-Sickness-Producer dumps exam questions and answers on the dreaded day of exam will be no less than a fun day, We can guarantee that you are able not only to enjoy the pleasure of study but also obtain your Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer certification successfully, which can be seen as killing two birds with one stone.

In today's society, professional Ok-Life-Accident-and-Health-or-Sickness-Producer certifications have become more and more valuable as a plausible proof of one's ability, so a great many of candidates eager to obtain them.

- Free PDF Quiz 2025 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer – Reliable Valid Study Questions □ Open website ⇛ www.real4dumps.com ⇚ and search for ✔ Ok-Life-Accident-and-Health-or-Sickness-Producer □✔□ for free download □Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Test Sims
- New Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Pdf □ Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Test Cram □ Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Topics Pdf □ Enter 《 www.pdfvce.com 》 and search for " Ok-Life-Accident-and-Health-or-Sickness-Producer " to download for free □Ok-Life-Accident-and-Health-or-Sickness-Producer Test Cram Review
- Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Topics Pdf □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Braindumps Pdf □ Ok-Life-Accident-and-Health-or-Sickness-Producer Online Bootcamps □ Enter 【 www.lead1pass.com 】 and search for " Ok-Life-Accident-and-Health-or-Sickness-Producer " to download for free □ □Pass4sure Ok-Life-Accident-and-Health-or-Sickness-Producer Study Materials
- Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Real Exam □ Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Price □ Ok-Life-Accident-and-Health-or-Sickness-Producer Online Bootcamps □ The page for free download of □ Ok-Life-Accident-and-Health-or-Sickness-Producer □ on ✔ www.pdfvce.com □✔□ will open immediately □Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Test Labs
- www.pass4leader.com's Exam Questions Help You Get Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Certification with Ease □ Search for □ Ok-Life-Accident-and-Health-or-Sickness-Producer □ and download it for free on ➠ www.pass4leader.com □ website □Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Test Labs
- Pdfvce's Exam Questions Help You Get Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Certification with Ease □ Open 《 www.pdfvce.com 》 enter ➠ Ok-Life-Accident-and-Health-or-Sickness-Producer □ □ and obtain a free download □New Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Camp
- Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Simulator Free □ Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Pattern □ Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Real Exam □ Enter ➠ www.testsdumps.com □ and search for □ Ok-Life-Accident-and-Health-or-Sickness-Producer □ to download for free □ □Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Cost
- Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Pattern □ Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Test Sims □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Simulator □ Simply search for ➥ Ok-Life-Accident-and-Health-or-Sickness-Producer □ for free download on ☀ www.pdfvce.com □☀□ □Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Price
- Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Study Questions Exam Instant Download | Updated Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam □ Search for " Ok-Life-Accident-and-Health-or-Sickness-Producer " and obtain a free download on ➤ www.itcerttest.com □ □New Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Camp
- Realistic Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Study Questions | Try Free Demo before Purchase □ 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 Test Collection Pdf
- Pdf Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps □ New Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Camp □ Ok-Life-Accident-and-Health-or-Sickness-Producer Test Collection Pdf □ Enter ➤ www.prep4away.com □ and search for " Ok-Life-Accident-and-Health-or-Sickness-Producer " to download for free □ □Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Test Labs
- www.taowang.com, gis.zhangh.tech, www.pcsq28.com, szs.nxvtc.top, 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, myportal.utt.edu.tt, daotao.wisebusiness.edu.vn, www.stes.tyc.edu.tw, academy.makeskilled.com, www.stes.tyc.edu.tw, litaracy.com, Disposable vapes