

Ok-Life-Accident-and-Health-or-Sickness-Producer試験の準備方法 | 最新のOk-Life-Accident-and-Health-or-Sickness-Producer模擬問題集試験 | 更新するOklahoma Life, Accident, and Health or Sickness Producer Exam無料模擬試験

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam 認定 Ok-Life-Accident-and-Health-or-Sickness-Producer 試験問題 (Q83-Q88):

質問 #83

Modified whole life policies are distinguished by premiums that are

- A. higher than typical whole life premiums during the initial years and then lower thereafter.
- B. lower than typical whole life premiums during the last few years.
- C. lower than typical whole life premiums during the initial years and then higher thereafter.
- D. higher than typical whole life premiums during the last few years.

正解: C

解説:

A modified whole life policy features premiums that are lower than typical whole life premiums during the initial years (e.g., first 3-5 years) to make the policy more affordable early on, then higher thereafter to compensate for the initial discount while maintaining lifelong coverage. This is a variation of whole life insurance, as defined in Oklahoma's regulations (Title 36 O.S. § 4002).

* Option A: Incorrect. Premiums do not decrease in the last few years; they increase after the initial period.

* Option B: Incorrect. Premiums are not higher in the last few years compared to typical whole life; they adjust after the initial period.

* Option C: Correct. Premiums are lower initially and higher thereafter.

* Option D: Incorrect. Premiums are not higher initially and lower later; the opposite is true.

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

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).

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

質問 #84

All documents required under law in an insurance transaction may be stored, delivered, or presented by electronic means so long as it meets the requirements of the

- A. Oklahoma Insurance Commissioner.
- B. Uniform Commercial Code.
- C. Uniform Electronic Transaction Act.
- D. National Association of Insurance Commissioners.

正解: C

解説:

The Uniform Electronic Transactions Act (UETA) is a model law adopted by Oklahoma (codified in Title 12A O.S. § 15-101 et seq.) that governs the use of electronic records and signatures in transactions, including insurance. It allows insurance documents to be stored, delivered, or presented electronically, provided they meet UETA's requirements for consent, accessibility, and record retention. Oklahoma's Insurance Code incorporates these standards for electronic transactions in insurance.

* Option A: Incorrect. The Uniform Commercial Code (UCC) governs commercial transactions, such as sales of goods, not electronic insurance documents.

* Option B: Correct. The Uniform Electronic Transactions Act provides the legal framework for electronic insurance documents in Oklahoma.

* Option C: Incorrect. The Oklahoma Insurance Commissioner enforces regulations but does not set the legal standard for electronic transactions.

* Option D: Incorrect. The National Association of Insurance Commissioners (NAIC) develops model laws but does not directly govern Oklahoma's electronic transaction requirements.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers Oklahoma's laws on insurance transactions.

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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 12A O.S. § 15-101 et seq. (Uniform Electronic Transactions Act).

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

質問 #85

Returning part of the commission or giving anything of value to the insured as an inducement to buy a policy is

- A. defamation.
- B. rebating.
- C. coercion.
- D. controlled business.

正解: B

解説:

Rebating is the practice of offering or returning part of a commission, premium, or anything of value to an insured as an inducement to purchase an insurance policy. It is prohibited in Oklahoma under the Unfair Trade Practices Act (Title 36 O.S. § 1204) to ensure fair competition and prevent undue influence.

* Option A: Incorrect. Coercion involves forcing someone to buy insurance, not offering inducements.

* Option B: Incorrect. Defamation is making false statements harming reputation, not related to inducements.

* Option C: Correct. Rebating involves giving value to induce a policy purchase.

* Option D: Incorrect. Controlled business refers to writing insurance primarily for oneself or close associates, not inducements.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

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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 (unfair trade practices).

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

質問 #86

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

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

正解: A

解説:

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.

質問 #87

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

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

正解: D

解説:

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.

質問 #88

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Ok-Life-Accident-and-Health-or-Sickness-Producer無料模擬試験: <https://www.pass4test.jp/Ok-Life-Accident-and-Health-or-Sickness-Producer.html>

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