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최신문제

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최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q129-Q134):

질문 # 129

Accidental death covers death from

- A. self-inflicted wounds.
- B. drowning
- C. infections.
- D. terminal illness.

정답: B

설명:

Accidental death insurance(or accidental death and dismemberment, AD&D) covers death resulting from accidental bodily injury, independent of illness or intentional acts. Drowning is an example of an accidental cause of death typically covered under such policies. Exclusions often include death from illness, infections, or self-inflicted injuries, as outlined in standard policy provisions.

* Option A: Incorrect. Terminal illness is a natural cause, not covered by accidental death insurance.

* Option B: Correct. Drowning is an accidental cause of death, covered by AD&D policies.

* Option C: Incorrect. Infections are typically excluded as they are not accidental injuries.

* Option D: Incorrect. Self-inflicted wounds are intentional and excluded from coverage.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers accidental death coverage.

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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. § 4001 et seq. (policy provisions).

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

질문 # 130

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

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

정답: C

설명:

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.

질문 # 131

Which of the following is NOT an example of inducement?

- A. A special favor in the payment of premiums.
- B. A gift having a value less than \$100.
- C. A promise of employment.
- D. Giving merchandise to a client with a value of \$250.

정답: B

설명:

An inducement in insurance involves offering something of value to persuade someone to purchase a policy, which is considered rebating and prohibited in Oklahoma unless allowed under specific exceptions (Title 36 O.

S. § 1204). Oklahoma allows gifts valued at \$100 or less as non-rebating promotional items, so a gift under \$100 is not an inducement. Other actions, like promising employment, offering premium payment favors, or giving high-value merchandise, are considered inducements.

- * Option A: Incorrect (is an inducement). Promising employment to secure a policy sale is rebating.
- * Option B: Correct (is not an inducement). A gift valued less than \$100 is permitted and not considered rebating.
- * Option C: Incorrect (is an inducement). Special favors in premium payments are rebating.
- * Option D: Incorrect (is an inducement). Giving merchandise worth \$250 exceeds the \$100 limit and is rebating.

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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, rebating).

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

질문 # 132

An insured with a major medical policy has a per cause deductible of \$100. Over the course of the year, the insured visits the doctor's office three times for injuries. Excluding the premium, what is the MINIMUM amount the insured MUST pay for the year if each visit costs \$200?

- A. \$500
- B. \$200
- C. \$300
- D. \$100

정답: C

설명:

A per cause deductible means the insured pays a \$100 deductible for each separate medical condition or cause of treatment. The insured visits the doctor three times for injuries, each costing \$200. Assuming each visit is for a different injury (to calculate the minimum amount, we consider the maximum number of deductibles), the insured pays a \$100 deductible per visit ($3 \text{ visits} \times \$100 = \$300$). If the policy includes coinsurance (not specified but common in major medical policies), additional costs may apply, but the question asks for the minimum amount, which is the total deductibles for three separate causes.

Calculation:

- * Visit 1: \$100 deductible (first injury).
- * Visit 2: \$100 deductible (second injury).
- * Visit 3: \$100 deductible (third injury).
- * Total: $\$100 \times 3 = \300 .

If all visits were for the same injury, only one \$100 deductible would apply, but the question implies separate causes to reach the minimum of \$300.

- * Option A: Incorrect. \$100 assumes one deductible for a single cause, not three visits.

- * Option B: Incorrect. \$200 does not account for three separate deductibles.

* Option C: Correct. \$300 reflects a \$100 deductible for each of three separate injuries.

* Option D: Incorrect. \$500 exceeds the minimum, possibly including coinsurance not specified.

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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 policy provisions).

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

질문 # 133

Which of the following is one of the MAIN tasks of a field underwriter?

- A. Obtaining a Medical Information Bureau (MIB) report.
- B. Editing an applicant's report to ensure approval.
- C. Approving an individual's policy.
- D. Ensure the accuracy and completeness of an individual's medical information.

정답: D

설명:

A field underwriter, typically an insurance producer, gathers initial information from applicants to assess their insurability and ensure the application is accurate and complete. A main task is ensuring the accuracy and completeness of an individual's medical information, as this is critical for the insurer's underwriting decision. Field underwriters do not approve policies or edit reports to guarantee approval; they facilitate the process by providing reliable data.

* Option A: Incorrect. Editing reports to ensure approval is unethical and not a field underwriter's role.

* Option B: Incorrect. Approving policies is the role of the insurer's underwriting department, not the field underwriter.

* Option C: Correct. Ensuring accuracy and completeness of medical information is a key task of a field underwriter.

* Option D: Incorrect. Obtaining an MIB report is typically done by the insurer, not the field underwriter.

This question aligns with the Prometric content outline under "Underwriting," which covers the role of field underwriters.

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

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

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

질문 # 134

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그리고 ExamPassdump Ok-Life-Accident-and-Health-or-Sickness-Producer 시험 문제집의 전체 버전을 클라우드 저장소에서 다운로드 할 수 있습니다: <https://drive.google.com/open?id=1vAI89oDA4ngFXLjHWPm0ehV3uedLDcNm>