

# 実用的-信頼的なOk-Life-Accident-and-Health-or-Sickness-Producer模擬体験試験-試験の準備方法Ok-Life-Accident-and-Health-or-Sickness-Producer学習関連題

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

Please Get the Link of the Exam to proceed further - <https://www.educationny.com/?product=pass-insms-lah05ms-life-accident-health-or-sickness-producer-certification-exam-educationny>

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BONUS!!! Topexam Ok-Life-Accident-and-Health-or-Sickness-Producerダンプの一部を無料でダウンロード: [https://drive.google.com/open?id=1VOQRVP-zZKD8Y9\\_a6Flik2T2OyDobacO](https://drive.google.com/open?id=1VOQRVP-zZKD8Y9_a6Flik2T2OyDobacO)

あなたはもうInsurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer資格認定試験を申し込んでいたか、いまのあなたは山となるOk-Life-Accident-and-Health-or-Sickness-Producer復習教材と練習問題に面して頭が痛いと感じますか。Topexamは絶対にあなたに信頼できるウェブサイトなので、あなたの問題を解決するTopexamをお勧めいたします。役立つかどうかの資料にあまり多い時間をかけるより、早くTopexamのサービスを体験してください。躊躇わなく、行動しましょう。

一日も早くInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験に合格したい? Topexamが提供した問題と解答はIT領域のエリートたちが研究して、実践して開発されたものです。それは十年過ぎのIT認証経験を持っています。Topexamは全面的な認証基準のトレーニング方法を追求している。TopexamのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producerを利用した大勢の人々によると、Insurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験の合格率は100パーセントに達したのです。もし君が試験に関する問題があれば、私たちは最も早い時間で、解答します。

>> Ok-Life-Accident-and-Health-or-Sickness-Producer模擬体験 <<

## Ok-Life-Accident-and-Health-or-Sickness-Producer学習関連題、Ok-Life-Accident-and-Health-or-Sickness-Producer認定資格試験問題集

Ok-Life-Accident-and-Health-or-Sickness-Producer学習教材があれば、あなたは自分の夢を叶えます。Ok-Life-Accident-and-Health-or-Sickness-Producer学習教材はすごく人気があります。全世界のお客様からいい評価をもらいました。なんといっても、自分はOk-Life-Accident-and-Health-or-Sickness-Producer学習教材を利用したら、その資料のよさを感じることができます。大切なのは、Ok-Life-Accident-and-Health-or-Sickness-Producer学習教材の合格率が高いので、多くのお客様はOk-Life-Accident-and-Health-or-Sickness-Producer認定試験資格証明書を取得したということです。

### 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 (Q14-Q19):

#### 質問 # 14

Loans may generally be obtained against the proceeds of a personal life insurance policy, and policy loan proceeds

- A. accelerate the benefits under the policy.
- **B. are not treated as taxable income.**
- C. generate nontaxable interest income.
- D. are subject to Federal estate tax.

正解: B

解説:

Permanent life insurance policies with a cash value (e.g., whole life, universal life) allow policyholders to take loans against the cash value. According to IRS guidelines and standard insurance principles, policy loans are not considered taxable income because they are treated as a debt against the policy's cash value, not as income. However, if the policy lapses or is surrendered with an outstanding loan, the loan amount exceeding the policy's basis may become taxable.

\* Option A: Incorrect. Policy loans do not accelerate benefits (e.g., death benefits or living benefits); they reduce the cash value and death benefit until repaid.

\* Option B: Correct. Policy loan proceeds are not treated as taxable income, as they are a loan against the policy's cash value.

\* Option C: Incorrect. Policy loans are not subject to Federal estate tax unless the policy's death benefit is included in the estate, which is unrelated to the loan itself.

\* Option D: Incorrect. Interest on policy loans is not nontaxable; it is charged by the insurer and does not generate income for the policyholder.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of policy loans and their tax implications.

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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. § 4029 (nonforfeiture benefits and cash value provisions).

IRS Publication 525 (Taxable and Nontaxable Income, section on life insurance policy loans).

#### 質問 # 15

Which one of the following types of benefits is often excluded from coverage under an HMO plan?

- A. In-patient surgeries.
- **B. Adult routine eye examinations.**
- C. Physical examinations.
- D. Out-of-area emergency services.

正解: B

解説:

Health Maintenance Organizations (HMOs) focus on preventive and essential medical care within a network.

Adult routine eye examinations are often excluded from HMO coverage, as they are considered non-essential or covered under separate vision plans. Other services like emergency care, physical exams, and surgeries are typically covered, as per Oklahoma's managed care regulations (Title 36 O.S. § 652 et seq.).

- \* Option A: Incorrect. Out-of-area emergency services are generally covered by HMOs.
- \* Option B: Correct. Adult routine eye examinations are often excluded or require separate coverage.
- \* Option C: Incorrect. Physical examinations are typically covered as preventive care.
- \* Option D: Incorrect. In-patient surgeries are covered as essential medical services.

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

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (managed care plans).

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

### 質問 # 16

Any act, practice, or arrangement, at or prior to a policy issuance for the benefit of a person who does NOT have an insurable interest in the insured is called a

- A. stranger-owned life insurance (STOLI) policy.
- B. financial transaction.
- C. life settlement.
- D. settlement option.

正解: A

解説:

A stranger-owned life insurance (STOLI) policy involves an arrangement where a person or entity without an insurable interest in the insured initiates or procures a life insurance policy, typically for the purpose of financial gain. Oklahoma insurance regulations strictly prohibit such practices, as they violate the principle of insurable interest, which requires the policyowner to have a legitimate financial or emotional stake in the insured's life.

The Oklahoma Life, Accident, and Health or Sickness Producer Study Guide defines STOLI as "an act, practice, or arrangement where a life insurance policy is procured at or prior to issuance for the benefit of a person who does not have an insurable interest in the insured, often involving third-party investors." This is distinct from a life settlement (option A), which involves the sale of an existing policy, or a settlement option (option B), which refers to payout methods. A financial transaction (option C) is too vague to apply. Thus, option D is correct.

References:

Oklahoma Life, Accident, and Health or Sickness Producer Study Guide, Section on Life Insurance Products and Insurable Interest. Oklahoma Insurance Code, Title 36 O.S. § 4055.6 (Insurable Interest Requirements).

### 質問 # 17

How many employees are REQUIRED before an employer is subject to COBRA?

- A. 30 employees
- B. 31 employees
- C. 20 employees
- D. 50 employees

正解: C

解説:

The Consolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.

C: § 1161 et seq.), requires employers with 20 or more employees to offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.

\* Option A: Correct. COBRA applies to employers with 20 or more employees.

\* Option B: Incorrect. 30 employees is not the threshold.

\* Option C: Incorrect. 31 employees is not the specific requirement.

\* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.

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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. § 6060.3 (health insurance regulations).  
COBRA, 29 U.S.C. § 1161 et seq.

### 質問 # 18

The insurer will issue to the policyowner, for delivery to each person insured under a group life policy, an individual:

- A. policy.
- B. rider.
- C. application.
- **D. certificate.**

正解: D

解説:

Under Oklahoma law (Title 36 O.S. § 4105), for group life insurance, the insurer issues a master policy to the group policyowner (e.g., employer). Each insured individual receives a certificate of insurance, which summarizes the coverage provided under the master policy but is not a separate policy itself.

\* Option A: Incorrect. An individual policy is not issued; the master policy covers the group.

\* Option B: Correct. A certificate is issued to each insured person under a group life policy.

\* Option C: Incorrect. An application is part of the enrollment process, not issued to insureds.

\* Option D: Incorrect. A rider modifies a policy, not issued to insured individuals.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers group life insurance provisions.

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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 (group life insurance provisions).

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

### 質問 # 19

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**Ok-Life-Accident-and-Health-or-Sickness-Producer学習関連題:** [https://www.topexam.jp/Ok-Life-Accident-and-Health-or-Sickness-Producer\\_shiken.html](https://www.topexam.jp/Ok-Life-Accident-and-Health-or-Sickness-Producer_shiken.html)

近年Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer認定試験の難度で大方の受験生は試験に合格しなかったのに面して、勇者のようにこのチャレンジをやってますか、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer模擬体験 世界中のアフターセールススタッフがオンラインになり、お客様の疑問を安心させるだけでなく、すべての顧客に対する困難や不安を排除します、さまざまな種類の候補者がOk-Life-Accident-and-Health-or-Sickness-Producer認定を取得する方法を見つけるために、多くの研究が行われています、Topexam Ok-Life-Accident-and-Health-or-Sickness-Producer学習関連題は君の悩みを解決できます、どのようにInsurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer試験に準備すると悩んでいますか、TopexamのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producerテストの問題と解答は本物の試験の挑戦で、あなたのいつもの考え方を交換しなければなりません。

私自身も、そのギミックは好きである、これが最大の盲点です、近年Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer認定試験の難度で大方の受験生は試験に合格しなかったのに面して、勇者のようにこのチャレンジをやってますか、世界中のアフターセールススタッフがオンラインになり、お客様の疑問を安心させるだけでなく、すべての顧客に対する困難や不安を排除します。

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スムーズOk-Life-Accident-and-Health-or-Sickness-Producer学習関連題 |  
更新するOk-Life-Accident-and-Health-or-Sickness-Producer認定資格試験  
問題集

さまざまな種類の候補者がOk-Life-Accident-and-Health-or-Sickness-Producer認定を取得する方法を見つけるために、多くの研究が行われています、Topexamは君の悩みを解決できます、どのようにInsurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer試験に準備すると悩んでいますか。

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