

試験の準備方法-検証するOk-Life-Accident-and-Health-or-Sickness-Producer試験試験-最高のOk-Life-Accident-and-Health-or-Sickness-Producer難易度

CA PSI-LIFE, ACCIDENT, AND HEALTH OR SICKNESS PRACTICE EXAM questions with correct answers

Which of the following is TRUE of a point of service plan - ANSWER: A patient's care is coordinated by an in-network primary care physician.

In a Level term life policy, which always remains constant? - ANSWER: death benefit

which part of an insurance contract contains the promise to pay losses covered by the policy in exchange for the insured's premium and compliance with policy terms? - ANSWER: insuring clause

In a home healthcare benefit, all of the following are eligible expenses EXCEPT - ANSWER: blood transfusions

In noncontributory plans, which percentage of eligible members must participate? - ANSWER: 1

How are issues of ambiguity usually resolved because insurance contracts are contracts of adhesion? - ANSWER: In favor of the insured because the insurance company drafts the language in the contract.

Why is the accidental death benefit referred to as double indemnity? - ANSWER: It provides twice the face value in the policy for death due to accident.

which types of rider reimburses health and social service expenses incurred in a convalescent or nursing home facility - ANSWER: long term care rider

All life insurance and health insurance contracts contain all of the following EXCEPT - ANSWER: representations

無料でクラウドストレージから最新のPassTest Ok-Life-Accident-and-Health-or-Sickness-Producer PDFダンプをダウンロードする: <https://drive.google.com/open?id=1iillSaUVAKhtpgcg8pc8WlCh1QAKd9dL>

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>> Ok-Life-Accident-and-Health-or-Sickness-Producer試験 <<

素敵-素晴らしいOk-Life-Accident-and-Health-or-Sickness-Producer試験試験-試験の準備方法Ok-Life-Accident-and-Health-or-Sickness-Producer難易度

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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 (Q32-Q37):

質問 # 32

In reference to life insurance in contract law, a person MOST likely will have an insurable interest in insuring a person's life if

- A. she has any type of distant family relationship with the insured party.
- **B. a financial benefit exists from the continuance of the insured party's life.**
- C. any type of business relationship exists between the insured party and the beneficiary.
- D. the interest exists at the time of death rather than at the time the policy is purchased.

正解: B

解説:

In life insurance, an insurable interest exists when the policy owner would suffer a financial loss or hardship from the insured's death. Oklahoma law (Title 36 O.S. § 3604) requires insurable interest at the time the policy is purchased, typically based on a financial benefit from the insured's continued life (e.g., spouse, business partner). Distant relationships or business ties alone are insufficient without financial dependency.

* Option A: Correct. A financial benefit from the insured's continued life establishes insurable interest.

* Option B: Incorrect. A business relationship alone does not guarantee insurable interest without financial loss.

* Option C: Incorrect. Distant family relationships may not qualify unless financial dependency exists.

* Option D: Incorrect. Insurable interest must exist at policy purchase, not at the time of death.

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

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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. § 3604 (insurable interest).

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

質問 # 33

Which life insurance rider is designed to permit young individuals to be able to purchase additional insurance as they grow older, regardless of insurability?

- A. Impairment rider.
- **B. Guaranteed insurability rider.**
- C. Multiple indemnity rider.
- D. Cost of living rider.

正解: B

解説:

The guaranteed insurability rider allows the insured, typically younger individuals, to purchase additional life insurance at specified future dates or life events (e.g., marriage, childbirth) without proving insurability, ensuring coverage despite health changes. This is a common rider in life insurance policies (Title 36 O.S. § 4001 et seq.).

- * Option A: Incorrect. A cost of living rider adjusts the death benefit for inflation, not additional coverage.
- * Option B: Correct. The guaranteed insurability rider allows additional insurance without insurability proof.
- * Option C: Incorrect. An impairment rider excludes specific conditions, not related to additional coverage.
- * Option D: Incorrect. A multiple indemnity rider increases benefits for accidental death, not additional coverage.

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

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (life insurance provisions).

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

質問 # 34

On an individual insurance application, which of the following signatures is NOT required?

- A. The insurer.
- B. The producer.
- C. Applicant.
- D. Insured if different from the applicant.

正解: A

解説:

An individual insurance application typically requires signatures from the applicant (the person applying for the policy), the insured (if different from the applicant, e.g., a parent applying for a child), and the producer (to certify the information provided). The insurer does not sign the application, as their acceptance is indicated by issuing the policy, per Oklahoma's insurance application processes (Title 36 O.S. § 1435.2).

* Option A: Incorrect. The applicant's signature is required to confirm the application details.

* Option B: Incorrect. The insured's signature is required if they are not the applicant.

* Option C: Incorrect. The producer's signature is required to verify the application process.

* Option D: Correct. The insurer's signature is not required on the application.

This question falls under the Prometric content outline section on "Underwriting," which covers application requirements.

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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. § 1435.2 (producer responsibilities).

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

質問 # 35

Modified whole life policies are distinguished by premiums that are

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

正解: A

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 # 36

One advantage of a whole life insurance policy is that it offers

- A. Permanent coverage.
- B. Variable premium amounts.
- C. Initial lower premiums.
- D. Liberal underwriting guidelines.

正解: A

解説:

A whole life insurance policy provides permanent coverage for the insured's entire life, as long as premiums are paid, along with a guaranteed death benefit and cash value accumulation. This is a key advantage over term life, which is temporary. Whole life premiums are typically higher than term life, and underwriting guidelines or premium flexibility depend on the insurer, not the product itself.

* Option A: Incorrect. Underwriting guidelines vary by insurer, not by policy type.

* Option B: Incorrect. Whole life has higher initial premiums compared to term life.

* Option C: Incorrect. Whole life typically has fixed premiums, unlike universal life, which offers variable premiums.

* Option D: Correct. Permanent coverage is a primary advantage of whole life insurance.

This question falls under the Prometric content outline section on "Life Products," which covers the benefits of whole life insurance.

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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 # 37

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Ok-Life-Accident-and-Health-or-Sickness-Producer難易度: <https://www.passtest.jp/Insurance-Licensing/Ok-Life-Accident-and-Health-or-Sickness-Producer-shiken.html>

Ok-Life-Accident-and-Health-or-Sickness-Producer難易度 - Oklahoma Life, Accident, and Health or Sickness Producer Exam 問題集の問題に対する回答についてですが、問題の回答が全部正しいものでございますよ、今日、Insurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer認定試験は、IT業界で多くの人に重視されています、それは、IT能力のある人の重要な基準の目安となっています、関係ありません、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer試験取引が存在する頃には、価格はベンダーと買手の両方にとって永続的な話題でした、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer試験プロフェッショナルなカスタマーサポート、候補者の需要に基づき、弊社の有効なOk-Life-Accident-and-Health-or-Sickness-Producerテスト問題集はあなたに良い試験準備を与えます、Ok-Life-Accident-and-Health-or-Sickness-Producer試験はInsurance Licensingの認定試験の一つですが、もっとも重要なひとつです。

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