

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험대비자료, Ok-Life-Accident-and-Health-or-Sickness-Producer 높은 통과율 시험대비 공부문제

Oklahoma Life and Health Insurance Exam questions with correct answers

All of the following are included as part of a contract in the entire contract provision EXCEPT the

riders
application
changes made by the producer
policy ans ✓✓ changes made by the producer

Health insurance involves two perils, accident and _____. ans ✓✓ sickness

All of the following riders can increase the death benefit amount EXCEPT

Cost of Living
Waiver of Premium
Accidental Death Rider
Guaranteed Insurability ans ✓✓ Waiver of Premium

Of the following dividend options, which of these is taxable?

Reduction of premium
One year term
Paid-up additions
Accumulation at interest ans ✓✓ Accumulation at interest

Pass4Test Ok-Life-Accident-and-Health-or-Sickness-Producer 최신 PDF 버전 시험 문제집을 무료로 Google Drive에서 다운로드하세요: <https://drive.google.com/open?id=10Milks5yDVf5MR37DWjn02TVQozpBgZr>

Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 패스하여 자격증을 취득하여 승진이나 이직을 꿈꾸고 있는 분이신가요? 이 글을 읽게 된다면 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험패스를 위해 공부자료를 마련하고 싶은 마음이 크다는 것을 알고 있어 시장에서 가장 저렴하고 가장 최신버전의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프자료를 강추해드립니다. 높은 시험패스율을 자랑하고 있는 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프는 여러분이 승진으로 향해 달리는 길에 날개를 펼쳐드립니다. 자격증을 하루 빨리 취득하여 승진꿈을 이루세요.

저희 Pass4Test는 국제공인 IT자격증 취득을 목표를 하고 있는 여러분들을 위해 적응을 좋은 시험대비 덤프를 제공해드립니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 패스하여 자격증을 취득하려는 분은 저희 사이트에서 출시한 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프의 문제와 답만 잘 기억하시면 한방에 시험패스 할 수 있습니다. 해당 과목 사이트에서 데모문제를 다운바다 보시면 덤프 품질을 검증할 수 있습니다. 결제하시면 바로 다운가능하기에 덤프파일을 가장 빠른 시간에 받아볼 수 있습니다.

시험패스 가능한 Ok-Life-Accident-and-Health-or-Sickness-Producer시험 대비자료 덤프 최신 데모

Pass4Test의Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험덤프 공부가이드는 시장에서 가장 최신버전이자 최고의 품질을 지닌 시험공부자료입니다.IT업계에 종사중이라면 IT자격증취득을 승진이나 연봉협상의 수단으로 간주하고 자격증취득을 공을 들여야 합니다.회사다니면서 공부까지 하려면 몸이 힘들어 스트레스가 많이 쌓인다는것을 헤아려주는Pass4Test가 IT인증자격증에 도전하는데 성공하도록Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험대비덤프를 제공해드립니다.

최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q70-Q75):

질문 # 70

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

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

정답: D

설명:

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.

질문 # 71

If a primary beneficiary dies, life insurance benefits are then paid to

- A. the tertiary beneficiaries.
- B. the contingent beneficiaries.
- C. the sub-primary beneficiaries.
- D. no one.

정답: B

설명:

In a life insurance policy, the primary beneficiary is the first in line to receive the death benefit. If the primary beneficiary predeceases the insured, the benefits are paid to the contingent (or secondary) beneficiaries, as specified in the policy. If no contingent beneficiaries are named, the benefits typically go to the insured's estate, but "contingent beneficiaries" is the correct choice here (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. Benefits are not paid to "no one"; they go to contingent beneficiaries or the estate.

* Option B: Incorrect. "Tertiary beneficiaries" is not a standard term in life insurance.

* Option C: Correct. Contingent beneficiaries receive benefits if the primary beneficiary dies.

* Option D: Incorrect. "Sub-primary beneficiaries" is not a recognized term.

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

질문 # 72

An insurance producer whose license has been revoked continues to provide insurance services. Which of the following is TRUE?

- A. This violation is a felony and can result in a fine of up to \$5,000.
- B. This violation is a misdemeanor and can result in a fine of up to \$500.
- C. This individual could be committed to the custody of the Department of Corrections for up to 10 years.
- D. This violation can result in a fine of up to \$10,000.

정답: A

설명:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), transacting insurance without a valid license, such as after revocation, is a felony punishable by a fine of up to \$5,000, imprisonment for up to 7 years, or both, depending on the severity and intent. This reflects the serious nature of unlicensed insurance activity.

* Option A: Incorrect. The fine limit is \$5,000 for a felony, not \$10,000.

* Option B: Correct. The violation is a felony with a fine up to \$5,000.

* Option C: Incorrect. The violation is a felony, not a misdemeanor, with higher penalties.

* Option D: Incorrect. Imprisonment is up to 7 years, not 10 years.

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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. § 1435.13 (penalties for unlicensed activity).

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

질문 # 73

As a form of level premium permanent insurance, ordinary life insurance accumulates a reserve that eventually

- A. equals the face amount of the policy.
- B. requires mandatory cash value distributions.
- C. ceases to earn interest or grow in a positive earnings direction.
- D. results in a dividend payment to the policyowner.

정답: A

설명:

Ordinary life insurance, synonymous with whole life insurance, is a level premium permanent insurance product that accumulates a cash value (or reserve) over time. By design, the cash value grows and, at the policy's maturity (typically age 100 or 121, depending on the policy), equals the face amount of the policy, at which point the policy endows (pays out the face amount to the policyowner if the insured is still alive).

* Option A: Correct. The cash value (reserve) in a whole life policy eventually equals the face amount at maturity.

* Option B: Incorrect. Dividends are paid only in participating policies, not all whole life policies, and are not guaranteed.

* Option C: Incorrect. The cash value continues to earn interest or grow, typically at a guaranteed rate, until maturity.

* Option D: Incorrect. There are no mandatory cash value distributions; policyowners can choose to access the cash value.

This question aligns with the Prometric content outline under "Life Products," which covers the cash value accumulation in 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. § 4029 (nonforfeiture benefits and cash value).

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

질문 # 74

The type of annuity in which all payments cease upon the death of an annuitant is referred to as a

- A. life annuity.
- B. terminal annuity.
- C. finite annuity.
- D. refund annuity.

정답: A

설명:

A life annuity(or straight life annuity) pays periodic payments to the annuitant until their death, at which point all payments cease, with no further benefits to beneficiaries. This contrasts with other annuity types, such as refund or joint-life annuities, which may continue payments or provide refunds.

* Option A: Incorrect. "Terminal annuity" is not a standard insurance term.

* Option B: Incorrect. "Finite annuity" is not a recognized annuity type.

* Option C: Incorrect. A refund annuity provides a refund or continued payments to a beneficiary if the annuitant dies early.

* Option D: Correct. A life annuity ceases payments upon the annuitant's death.

This question falls under the Prometric content outline section on "Life Products," which covers annuities and their features.

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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 (definitions of life insurance products, including annuities).

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

질문 # 75

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시장에서 가장 최신버전이자 적중율이 가장 높은 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험응시자료를 제공해드립니다.

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