

高品質なOk-Life-Accident-and-Health-or-Sickness-Producer再テスト一回合格-実地的なOk-Life-Accident-and-Health-or-Sickness-Producer日本語版テキスト内容

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 insureds 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

P.S. Tech4ExamがGoogle Driveで共有している無料かつ新しいOk-Life-Accident-and-Health-or-Sickness-Producerダンプ: <https://drive.google.com/open?id=1b0C96Mb9U9xCJOa1psbUy-VG4WFnuLK6>

Tech4ExamのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer問題集の内容の正確性に対して、私たちはベストな水準に達するのを追求します。Tech4Exam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。Tech4Examは他のネットサイトより早い速度で、君が簡単にInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験に合格することを保証します。

もしTech4ExamのOk-Life-Accident-and-Health-or-Sickness-Producer問題集を利用してからやはりOk-Life-Accident-and-Health-or-Sickness-Producer認定試験に失敗すれば、あなたは問題集を購入する費用を全部取り返すことができます。これはまさにTech4Examが受験生の皆さんに与えるコミットメントです。優秀な試験参考書は話すことに依頼することではなく、受験生の皆さんに検証されることに依頼するのです。Tech4Examの参考資料は時間の試練に耐えることができます。Tech4Examは現在の実績を持っているのは受験生の皆さんによって実践を通して得られた結果です。真実かつ信頼性の高いものだからこそ、Tech4Examの試験参考書は長い時間にわたってますます人気があるようになっています。

>> Ok-Life-Accident-and-Health-or-Sickness-Producer再テスト <<

Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版テキスト内

容、Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版と英語版

Insurance Licensing知識ベースの経済の支配下で、私たちは変化する世界に歩調を合わせ、まともな仕事とより高い生活水準を追求して知識を更新しなければなりません。この状況では、ポケットにOk-Life-Accident-and-Health-or-Sickness-Producer認定を取得すると、Tech4Exam労働市場での競争上の優位性を完全に高め、他の求職者との差別化を図ることができます。したがって、当社のOk-Life-Accident-and-Health-or-Sickness-Producer学習ガイドは、夢を実現するための献身的な支援を提供します。そして、Ok-Life-Accident-and-Health-or-Sickness-Producer試験の質問で20〜30時間学習Oklahoma Life, Accident, and Health or Sickness Producer Examした後にのみ、Ok-Life-Accident-and-Health-or-Sickness-Producer試験に合格することができます。

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 (Q53-Q58):

質問 # 53

The Oklahoma Insurance Commissioner may place on probation, censure, suspend, revoke, or refuse to issue a license to an applicant for all of the following causes EXCEPT

- A. failing to pay state taxes.
- **B. having been convicted of a misdemeanor.**
- C. providing incorrect, misleading, or materially untrue information in the license application.
- D. having admitted to have committed fraud.

正解: B

解説:

Under Title 36 O.S. § 1435.13, the Oklahoma Insurance Commissioner may take disciplinary action against a licensee for causes such as fraud, providing false information on a license application, or failing to comply with state laws, including tax obligations. However, a misdemeanor conviction does not automatically warrant license action unless it involves a crime of moral turpitude (e.g., fraud, theft) or is directly related to insurance activities.

* Option A: Incorrect (is a cause). Admitting to fraud is grounds for license suspension or revocation.

* Option B: Incorrect (is a cause). Providing misleading or untrue information on a license application is a violation.

* Option C: Correct (is the exception). A misdemeanor conviction alone, without specific relevance to insurance or moral turpitude, is not typically grounds for license action.

* Option D: Incorrect (is a cause). Failing to pay state taxes can lead to disciplinary action as a violation of state law.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers licensing disciplinary actions.

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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. § 1435.13 (grounds for license discipline).

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

質問 # 54

An individual who is NOT acceptable by an insurer at standard rates because of health, habits, or occupation is called a

- A. rating risk.
- B. preferred risk.
- C. standard risk.
- **D. substandard risk.**

正解: D

解説:

In insurance underwriting, individuals are classified based on their risk profile. A substandard risk is an applicant who, due to health issues, hazardous habits (e.g., smoking), or high-risk occupations (e.g., stunt performer), cannot be insured at standard rates. These individuals may be offered coverage at higher premiums or with exclusions, as outlined in standard underwriting practices and Oklahoma's regulations (Title 36 O.S. § 1204).

* Option A: Incorrect. "Rating risk" is not a standard underwriting term.

- * Option B: Incorrect. A standard risk qualifies for standard rates with average risk.
 - * Option C: Incorrect. A preferred risk qualifies for lower-than-standard rates due to low risk.
 - * Option D: Correct. A substandard risk is not acceptable at standard rates due to higher risk factors.
- This question aligns with the Prometric content outline under "Underwriting," which covers risk classification.

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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.

質問 # 55

What is the main reason a Medicare supplement policy is purchased?

- A. to cover dental services
- B. to cover prescription drugs filled at the pharmacy
- C. to cover long-term care services
- **D. to fill the gaps not covered by Medicare Parts A and B**

正解: D

解説:

A Medicare supplement policy (Medigap) is designed to cover out-of-pocket costs not paid by Original Medicare (Parts A and B), such as deductibles, coinsurance, and copayments. The primary reason for purchasing Medigap is to fill the gaps in Medicare coverage, as outlined in Oklahoma's regulations (Title 36 O.

S. § 6217) and federal guidelines (CMS, Medicare & You Handbook). Dental services, long-term care, and prescription drugs are not typically covered by Medigap; these require separate plans (e.g., Medicare Part D for drugs).

* Option A: Incorrect. Dental services are not covered by Medigap; they require separate dental insurance.

* Option B: Incorrect. Long-term care is not covered by Medigap; it requires LTC insurance.

* Option C: Incorrect. Prescription drugs are covered by Medicare Part D, not Medigap.

* Option D: Correct. Medigap fills gaps in Medicare Parts A and B coverage.

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

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

CMS, Medicare & You Handbook (Medigap benefits).

質問 # 56

In Oklahoma, a foreign insurer is one formed under the laws of

- **A. another state or government of the United States.**
- B. Oklahoma.
- C. Oklahoma or under the laws of a state geographically bordering Oklahoma.
- D. a country other than the United States.

正解: A

解説:

In Oklahoma's Insurance Code (Title 36 O.S. § 105), a foreign insurer is defined as an insurance company formed under the laws of another U.S. state or territory. This distinguishes it from a domestic insurer (formed in Oklahoma) and an alien insurer (formed in a foreign country).

* Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.

* Option B: Incorrect. An insurer from a foreign country is an alien insurer.

* Option C: Correct. A foreign insurer is formed under the laws of another U.S. state or government.

* Option D: Incorrect. Geographic proximity is irrelevant; the definition is based on legal formation.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

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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. § 105 (definitions of insurers).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 57

Under a Long-Term Care policy, all of the following are Activities of Daily Living EXCEPT

- A. toileting
- **B. talking**
- C. eating
- D. dressing

正解: B

解説:

Long-Term Care (LTC) policies cover services for individuals who need assistance with Activities of Daily Living (ADLs), which are basic self-care tasks. Oklahoma regulations (O.A.C. 365:10-5-44) and federal standards define ADLs as including dressing, eating, toileting, bathing, transferring, and continence. Talking is not considered an ADL, as it is not a fundamental self-care activity.

* Option A: Incorrect. Dressing is an ADL.

* Option B: Correct. Talking is not an ADL.

* Option C: Incorrect. Eating is an ADL.

* Option D: Incorrect. Toileting is an ADL.

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

Oklahoma Insurance Department, O.A.C. 365:10-5-44 (LTC policy standards).

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

質問 # 58

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Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版テキスト内容: <https://www.tech4exam.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-pass-shiken.html>

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試験の準備方法-一番優秀なOk-Life-Accident-and-Health-or-Sickness-

Producer再テスト試験-实际的なOk-Life-Accident-and-Health-or-Sickness-Producer日本語版テキスト内容

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