최신버전Ok-Life-Accident-and-Health-or-Sickness-Producer최신업데이트시험공부자료덤프로Oklahoma Life, Accident, and Health or Sickness Producer Exam시험을패스하여자격증취득하기

ExamPassdump Ok-Life-Accident-and-Health-or-Sickness-Producer 최신 PDF 버전 시험 문제집을 무료로 Google Drive에서 다운로드하세요: https://drive.google.com/open?id=1es6Y0y1pMKQIVytgfXHWhqgttdAjF5Rd

ExamPassdump 에서Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프를 구매하시면 일년무료 업데이트서비스를 받을수 있습니다.일년무료 업데이트서비스란 구매일로부터 1년동안 구매한 덤프가 업데이트될때마다 구매시 사용한 메일주소로 가장 최신버전을 보내드리는것을 의미합니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer덤프에는 가장 최신시험문제의 기출문제가 포함되어있어 높은 적주율을 자랑하고 있습니다.

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>> Ok-Life-Accident-and-Health-or-Sickness-Producer최신 업데이트 시험공부자료 <<

Ok-Life-Accident-and-Health-or-Sickness-Producer퍼펙트 덤프 최신 데모, Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집

ExamPassdump는 우수한 IT인증시험 공부가이드를 제공하는 전문 사이트인데 업계에서 높은 인지도를 가지고 있습니다. ExamPassdump에서는 IT인증시험에 대비한 모든 덤프자료를 제공해드립니다. Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험을 준비하고 계시는 분들은ExamPassdump의Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프로 시험준비를 해보세요. 놀라운 고득점으로 시험패스를 도와드릴것입니다.시험에서 불합격하면 덤프비용 전액환불을 약속드립니다.

최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q126-Q131):

질문 # 126
An insurance producer sells fake policies and gambles the premium payments at a casino. Which entity would not be involved in the investigation?

- A. Oklahoma State Bureau of Investigation
- B. Oklahoma Insurance Department Anti-Fraud Unit
- C. Securities Exchange Commission
- D. Oklahoma Attorney General

정답： C

설명：
Selling fake insurance policies and misappropriating premiums is a fraudulent act under Oklahoma's Insurance Code (Title 36 O.S. § 1204, § 1435.13), classified as a felony. TheOklahoma Insurance Department Anti-Fraud Unitinvestigates insurance fraud, theOklahoma State Bureau of Investigation handles criminal investigations, and theOklahoma Attorney Generalmay prosecute or oversee legal actions.
TheSecurities Exchange Commission (SEC)regulates securities markets, not insurance fraud, unless securities are involved (which is not indicated here).
* Option A: Incorrect. The Attorney General may be involved in prosecution.
* Option B: Incorrect. The State Bureau of Investigation handles criminal fraud cases.
* Option C: Incorrect. The Anti-Fraud Unit directly investigates insurance fraud.
* Option D: Correct. The SEC is not typically involved in insurance fraud investigations.
:
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, § 1435.13 (fraud and penalties).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 127
If Janet purchases a 10-year level term life insurance policy with a face amount of $100,000, which of the following is TRUE?

- A. The premium and the face amount will remain constant for the 10-year period.
- B. The face amount will remain constant as the premium increases over the 10-year period.
- C. The face amount will increase as dividends on the policy accumulate over the 10-year period.
- D. The policy will be converted to a whole life policy at the end of the 10-year period.

정답： A

설명：
A10-year level term life insurance policyhas a fixed premium and a fixed face amount (death benefit) for the entire 10-year term. The premium and death benefit remain constant, and there is no cash value or dividend accumulation, as term life is not a participating policy.
* Option A: Incorrect. Conversion to whole life is an optional rider, not automatic at the end of the term.
* Option B: Incorrect. In a level term policy, the premium does not increase during the term; it remains constant.
* Option C: Incorrect. Term life policies do not pay dividends or accumulate cash value, so the face amount does not increase.
* Option D: Correct. Both the premium and the $100,000 face amount remain constant for the 10-year term.
This question falls under the Prometric content outline section on "Life Products," which covers term life insurance characteristics.
:
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).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 128
How many employees are REQUIRED before an employer is subject to COBRA?

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

정답： C

설명:
TheConsolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S. C: § 1161 et seq.), requires employers with20 or more employeesto 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.
:
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.

질문 # 129

Mortgage redemption or cancellation insurance is a form of what type of insurance?

- A. Increasing term.
- B. Decreasing term.
- C. Level premium whole life.
- D. Level premium universal life.

정답： B

설명:
Mortgage redemption or cancellation insuranceis a type ofdecreasing term life insurancedesigned to pay off a mortgage balance if the insured dies. The death benefit decreases over time, matching the declining mortgage balance, while premiums typically remain level, making it cost-effective for this purpose.
* Option A: Incorrect. Increasing term insurance has a rising death benefit, unsuitable for mortgage protection.
* Option B: Correct. Decreasing term insurance aligns with the declining mortgage balance.
* Option C: Incorrect. Whole life provides permanent coverage with cash value, not specific to mortgage payoff.
* Option D: Incorrect. Universal life is flexible permanent insurance, not typically used for mortgage redemption.
This question falls under the Prometric content outline section on "Life Products," which covers types of term life insurance.
:
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.

질문 # 130

Determining the appropriate coverage for an individual seeking long-term care insurance is

- A. accountability.
- B. contestability.
- C. coinsurance.
- D. suitability.

정답： D

설명:
Suitabilityin long-term care (LTC) insurance involves assessing an individual's financial situation, health needs, and goals to determine the appropriate coverage, ensuring the policy meets their needs without being unaffordable or excessive. Oklahoma regulations (O.A.C. 365:10-5-40) emphasize suitability to protect consumers from inappropriate LTC products.
* Option A: Incorrect. Coinsurance is a cost-sharing mechanism, not about determining coverage.
* Option B: Correct. Suitability ensures the LTC policy is appropriate for the individual's needs.
* Option C: Incorrect. Contestability relates to the insurer's ability to contest claims, not coverage selection.

* Option D: Incorrect. Accountability is not a term for determining coverage appropriateness.
:
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. 365:10-5-40 (LTC suitability standards).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 131
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Insurance Licensing인증Ok-Life-Accident-and-Health-or-Sickness-Producer시험을 패스함으로 취업에는 많은 도움이 됩니다. ExamPassdump는Insurance Licensing인증Ok-Life-Accident-and-Health-or-Sickness-Producer시험패스로 꿈을 이루어주는 사이트입니다. 우리는Insurance Licensing인증Ok-Life-Accident-and-Health-or-Sickness-Producer시험의 문제와 답은 아주 좋은 학습자료로도 충분한 문제집입니다. 여러분이 안전하게 간단하게Insurance Licensing인증Ok-Life-Accident-and-Health-or-Sickness-Producer시험을 응시할 수 있는 자료입니다.

Ok-Life-Accident-and-Health-or-Sickness-Producer퍼펙트 덤프 최신 데모: https://www.exampassdump.com/Ok-Life-Accident-and-Health-or-Sickness-Producer_valid-braindumps.html

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신 업데이트 시험공부자료 1년무료 업데이트서비스 , Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신 업데이트 시험공부자료 그리고 우리는 덤프를 구매 시 일년무료 업뎃을 제공합니다, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신 업데이트 시험공부자료 IT업계종사자라면 누구나 이런 자격증을 취득하고싶어하리라고 믿습니다, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신 업데이트 시험공부자료 편하고 빠른 구매방식: 두 절차만 시행하면 구매가 완료됩니다, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신 업데이트 시험공부자료 PDF버전은 거의 모든 운영체제에서 읽을수 있는 장점이 있고 Testing Engine 은 실제시험환경을 익숙해가며 공부할수 있는 장점이 있기에 패키지로 구매하시면 시험패스에 더 많이 도움될수 있는데 패키지로 구입하시면 50% 할인해드립니다, Ok-Life-Accident-and-Health-or-Sickness-Producer덤프는 Ok-Life-Accident-and-Health-or-Sickness-Producer 인증시험에 도전장을 던진 분들이 신뢰할수 있는 든든한 길잡이 입니다.

그, 그러지 말고 빨리 옷 입어요, 루이제는 강한 척, 중얼거려본다, 1년Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집무료 업데이트서비스 , 그리고 우리는 덤프를 구매 시 일년무료 업뎃을 제공합니다, IT업계종사자라면 누구나 이런 자격증을 취득하고싶어하리라고 믿습니다.

시험준비에 가장 좋은 Ok-Life-Accident-and-Health-or-Sickness-Producer 최신 업데이트 시험공부자료 덤프 최신버전

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