

Ok-Life-Accident-and-Health-or-Sickness-Producer合格 率 & Ok-Life-Accident-and-Health-or-Sickness-Producer 日本語版試験勉強法

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P.S. JPNTTest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=1W_vrwX2w_P__Rq-SQQb0Y_kj0Kzb6CCc

成功する方法を見つけるだけで、失敗する口実をしない。JPNTTestのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験トレーニング資料は問題と解答を含めて、高度に認証されたIT領域の専門家の経験と創造を含めているものです。うちのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験トレーニング資料は正確性が高く、カバー率も広いので、君がInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer認定試験に合格するのに大変役に立ちます。

変化する地域に対応するには、問題を解決する効率を改善する必要があります。これは、試験に対処するだけでなく、多くの側面を反映しています。Ok-Life-Accident-and-Health-or-Sickness-Producer実践教材は、あなたがそれを実現するのに役立ちます。これらの時間に敏感な試験の受験者にとって、重要なニュースで構成される高効率のOk-Life-Accident-and-Health-or-Sickness-Producer実際のテストは、最高の助けになります。定期的にそれらを練習することによってのみ、あなたはあなたに明らか進歩が起こったのを見るでしょう。それに、Ok-Life-Accident-and-Health-or-Sickness-Producer練習教材の利益を待つのではなく、支払い後すぐにダウンロードできるので、今すぐ成功への旅を始めましょう。

>> Ok-Life-Accident-and-Health-or-Sickness-Producer合格率 <<

Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版試験勉強法、

Ok-Life-Accident-and-Health-or-Sickness-Producer 認定資格

準備の時間が限られているので、多くの受験者はあなたのペースを速めることができます。Ok-Life-Accident-and-Health-or-Sickness-Producerの実践教材は、知識の理解の誤りを改善します。多くのお客様は、明らかな改善を得て、負荷を軽減しています。私たちが知っているように、一部の人は以前に試験に失敗し、Ok-Life-Accident-and-Health-or-Sickness-Producerトレーニング資料を購入する前にこの苦しい試験に自信を失いました。私たちはここで悲しみを分けます。これから時間のかかる思考を捨てることができます。対照的に、それらは不明瞭なコンテンツを感じることなくあなたの可能性を刺激します。Ok-Life-Accident-and-Health-or-Sickness-Producer試験準備を取得した後、試験期間中に大きなストレスにさらされることはありません。

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 (Q33-Q38):

質問 # 33

Health benefit plans providing maternity coverage shall provide postpartum home care if childbirth occurs at home within?

- A. 96 hours by vaginal delivery.
- B. 72 hours by vaginal delivery.
- C. 24 hours by vaginal delivery.
- **D. 48 hours by vaginal delivery.**

正解: D

解説:

Oklahoma law (Title 36 O.S. § 6060.9), aligned with the federal Newborns' and Mothers' Health Protection Act (NMHPA), requires health benefit plans providing maternity coverage to offer postpartum home care for mothers and newborns if childbirth occurs at home and the mother is discharged within 48 hours for a vaginal delivery (or 96 hours for a cesarean section).

* Option A: Incorrect. 24 hours is too short for required postpartum home care.

* Option B: Correct. Postpartum home care is required if discharged within 48 hours for vaginal delivery.

* Option C: Incorrect. 72 hours is not the standard timeframe.

* Option D: Incorrect. 96 hours applies to cesarean deliveries, not vaginal.

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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. § 6060.9 (maternity benefits).

NMHPA, 29 U.S.C. § 1185.

質問 # 34

The ownership provision of a life insurance policy states that during the insured individual's lifetime, the rights and privileges belong to the

- A. insured individual's family
- B. insured individual only
- **C. owner only**
- D. beneficiaries

正解: C

解説:

The ownership provision in a life insurance policy specifies that the policyowner (who may or may not be the insured) holds all rights and privileges during the insured's lifetime, including changing beneficiaries, borrowing against cash value, or surrendering the policy. This is standard in Oklahoma's Insurance Code (Title 36 O.S. § 4001 et seq.). Beneficiaries have no rights until the insured's death, and the insured's family has no automatic rights unless designated as owners.

* Option A: Incorrect. The insured has no ownership rights unless they are also the policyowner.

* Option B: Correct. The policyowner holds all rights and privileges.

* Option C: Incorrect. The insured's family has no inherent rights unless they are the policyowner.

* Option D: Incorrect. Beneficiaries have rights only after the insured's death.

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

質問 # 35

An example of a false financial statement is which one of the following?

- A. An insurance producer published an untrue newspaper advertisement about another producer.
- B. An insurance producer mails out hateful postcards about a local insurer.
- C. An insurance producer hands out flyers about another producer's criminal past.
- **D. An insurance producer posts information about a profitable insurer going bankrupt.**

正解: D

解説:

A false financial statement in the context of insurance refers to a misrepresentation of an insurer's financial condition, such as falsely claiming insolvency or bankruptcy, which is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This can mislead consumers and harm the insurer's reputation.

Option B directly involves a false claim about an insurer's financial status.

* Option A: Incorrect. An untrue advertisement about another producer is defamation or misrepresentation, not a financial statement.

* Option B: Correct. Posting false information about an insurer's bankruptcy is a false financial statement, violating Oklahoma law.

* Option C: Incorrect. Flyers about a criminal past are defamatory but not related to financial statements.

* Option D: Incorrect. Hateful postcards are unprofessional but do not constitute a false financial statement.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

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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. § 1204 (unfair trade practices).

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

質問 # 36

A whole life policy payment period is related to an annual premium in which of the following ways?

- A. The shorter the payment period, the lower the annual premium.
- **B. The shorter the payment period, the higher the annual premium.**
- C. The longer the payment period, the higher the annual premium.
- D. The payment period is not related to the annual premium.

正解: B

解説:

In a whole life insurance policy, the payment period refers to the duration over which premiums are paid (e.g., until age 100, or a limited period like 20 years). A shorter payment period (e.g., 10-pay or 20-pay whole life) requires higher annual premiums because the total cost of the policy is compressed into fewer payments, while a longer payment period (e.g., until age 100) spreads the cost, resulting in lower annual premiums.

* Option A: Incorrect. The payment period directly affects the annual premium amount.

* Option B: Incorrect. A shorter payment period increases, not decreases, the annual premium.

* Option C: Correct. A shorter payment period results in a higher annual premium due to the condensed payment schedule.

* Option D: Incorrect. A longer payment period typically lowers the annual premium, not increases it.

This question aligns with the Prometric content outline under "Life Products," which covers whole life insurance premium structures.

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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

A deliberate lie by an insured to the insurer to obtain a lower premium is an example of

- A. concealment.
- B. aleatory.
- **C. fraud.**
- D. omission.

正解: C

解説:

A deliberate lie by an insured to obtain a lower premium constitutes fraud, defined in Oklahoma's Insurance Code (Title 36 O.S. § 1204) as an intentional misrepresentation of material facts to deceive the insurer. Fraud can lead to policy rescission or legal penalties.

* Option A: Incorrect. Omission is failing to disclose information, not actively lying.

* Option B: Correct. A deliberate lie to lower premiums is fraud.

* Option C: Incorrect. Concealment is withholding material information, not providing false information.

* Option D: Incorrect. Aleatory refers to the uncertain nature of insurance contracts, not misrepresentation.

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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. § 1204 (unfair trade practices).

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

質問 # 38

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Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版試験勉強法: <https://www.jpntest.com/shiken/Ok-Life-Accident-and-Health-or-Sickness-Producer-mondaishu>

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Ok-Life-Accident-and-Health-or-Sickness-Producer Oklahoma Life, Accident, and Health or Sickness Producer Exam問題集トレント、Ok-Life-Accident-and-Health-or-Sickness-Producer実際の質問

Ok-Life-Accident-and-Health-or-Sickness-Producer試験に出席するための勉強は、メソッドに注意を払います、受験

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