

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南 & Ok-Life-Accident-and-Health-or-Sickness-Producer認定内容



2026年Fast2testの最新Ok-Life-Accident-and-Health-or-Sickness-Producer PDFダンプおよびOk-Life-Accident-and-Health-or-Sickness-Producer試験エンジンの無料共有: <https://drive.google.com/open?id=1SSGwTpbn00zHimJGvypnCZCyXEKVG4PT>

Fast2testは、Ok-Life-Accident-and-Health-or-Sickness-Producer試験にスムーズに合格するのに役立ちます。最高のOk-Life-Accident-and-Health-or-Sickness-Producer学習教材へのチャンネルについて心配する必要はありません。多くの受験者は、彼らの助けを提供する寛大さを賞賛します。これまで、この分野の主導的地位に挑戦した人はいませんでした。Insurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer学習ガイドの存在は、試験に合格する効率を高めるものと見なされます。当社は、時間の経過とともに、受験者が最大98~100%の合格率で受験できるようになります。すべての行動は、Ok-Life-Accident-and-Health-or-Sickness-Producer試験でOklahoma Life, Accident, and Health or Sickness Producer Exam成功する可能性を向上させることを目指しています。

みなさんにFast2testを選ぶのはより安心させるためにFast2testは部分のInsurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer「Oklahoma Life, Accident, and Health or Sickness Producer Exam」試験材料がネットで提供して、君が無料でダウンロードすることができます。安心に弊社の商品を選ぶとともに貴重な時間とエネルギーを節約することができます。Fast2testは真実のInsurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer認証試験の問題集が100%で君の試験の合格を保証します。君の明るい将来を祈っています。

>> Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南 <<

Ok-Life-Accident-and-Health-or-Sickness-Producer認定内容 & Ok-Life-Accident-and-Health-or-Sickness-Producer合格体験記

人々はそれぞれ自分の人生計画があります。違った選択をしたら違った結果を取得しますから、選択は非常に重要なことです。Fast2testのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験トレーニング資料はIT職員が自分の高い目標を達成することを助けます。この資料は問題と解答に含まれていて、実際の試験問題と殆ど同じで、最高のトレーニング資料とみなすことができます。

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 (Q98-Q103):

質問 # 98

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

- A. Level premium universal life.
- B. Increasing term

- C. Level premium whole life.
- **D. Decreasing term.**

正解: D

解説:

Mortgage redemption or cancellation insurance is a type of decreasing term life insurance designed 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.

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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 # 99

Insurers do business in Oklahoma only after a thorough financial review. Insurance policies written in Oklahoma, that are protected by the Guaranty Association, protect policyowners in the event an admitted company

- A. cannot meet its capital surplus requirements.
- **B. becomes financially insolvent.**
- C. merges with a foreign insurer.
- D. depletes its loss reserves.

正解: B

解説:

The Oklahoma Life and Health Insurance Guaranty Association, established under Title 36 O.S. § 2025 et seq., protects policyowners of admitted insurers in Oklahoma if the insurer becomes financially insolvent.

The association provides coverage up to statutory limits (e.g., \$300,000 for life insurance death benefits, \$100,000 for cash value) to ensure policyholders receive benefits despite the insurer's insolvency.

- * Option A: Incorrect. A merger with a foreign insurer does not trigger Guaranty Association protection unless it leads to insolvency.
- * Option B: Correct. The Guaranty Association protects policyowners when an admitted insurer becomes financially insolvent.
- * Option C: Incorrect. Failure to meet capital surplus requirements may lead to regulatory action but does not directly trigger Guaranty Association coverage.

* Option D: Incorrect. Depleting loss reserves is a financial issue but not the specific condition for Guaranty Association intervention, which requires insolvency.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which includes knowledge of the Guaranty Association.

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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. § 2025 et seq. (Life and Health Insurance Guaranty Association Act).

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

質問 # 100

Upon surrender of a whole life insurance policy, which has been in force for AT LEAST 3 full years, and within 60 days after the date the premium payment is due and unpaid, the insurer will

- A. reimburse all paid premiums.
- B. extend the grace period.
- **C. pay a cash surrender value.**
- D. refund premium.

正解: C

解説:

Under Oklahoma's Standard Nonforfeiture Law (Title 36 O.S. § 4029), a whole life insurance policy in force for at least 3 years that is surrendered due to non-payment of premiums within 60 days of the due date entitles the policyowner to a cash surrender value, provided sufficient cash value has accumulated. This is one of the nonforfeiture options, alongside extended term or reduced paid-up insurance.

- * Option A: Correct. The insurer pays a cash surrender value upon surrender.
- * Option B: Incorrect. The grace period (typically 31 days) cannot be extended beyond policy terms.
- * Option C: Incorrect. Reimbursing all premiums is not a nonforfeiture option.
- * Option D: Incorrect. Refunding the premium is not applicable; cash value is paid.

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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. § 4029 (nonforfeiture law).

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

質問 # 101

The settlement option that allows proceeds to remain with the insurer and the earnings to be paid to the beneficiary on a monthly basis is called

- A. lump sum.
- B. fixed amount.
- C. interest only.
- D. fixed period.

正解: C

解説:

The interest only settlement option allows life insurance proceeds to remain with the insurer, with the earnings (interest) paid to the beneficiary periodically (e.g., monthly). The principal remains intact until another settlement option is chosen or the proceeds are withdrawn, as outlined in Oklahoma's life insurance regulations (Title 36 O.S. § 4001 et seq.).

- * Option A: Correct. The interest only option pays earnings to the beneficiary while retaining the proceeds.
- * Option B: Incorrect. Lump sum pays the entire proceeds at once.
- * Option C: Incorrect. Fixed period pays principal and interest over a set time.
- * Option D: Incorrect. Fixed amount pays a set amount until proceeds are exhausted.

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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 settlement options).

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

質問 # 102

The process by which an insurer decides whether to issue a policy is known as

- A. classification.
- B. underwriting.
- C. selection.
- D. risk pooling.

正解: B

解説:

Underwriting is the process by which an insurer evaluates an applicant's risk profile to determine whether to issue a policy, what coverage to offer, and at what premium rate. This involves assessing factors such as medical history, lifestyle, and financial information to ensure the applicant meets the insurer's standards.

- * Option A: Incorrect. Classification refers to grouping applicants into risk categories (e.g., standard, substandard) during underwriting, not the entire process.
- * Option B: Incorrect. Risk pooling is the practice of spreading risk across a group of policyholders, not the decision to issue a

policy.

* Option C: Correct. Underwriting is the process of evaluating and deciding whether to issue a policy.

* Option D: Incorrect. Selection is a component of underwriting but not the term for the entire process.

This question aligns with the Prometric content outline under "Underwriting," which covers the principles and processes of risk assessment.

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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 # 103

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Insurance Licensingは、コンピューターで勉強したい人もいれば、携帯電話で勉強したい人もいます。Ok-Life-Accident-and-Health-or-Sickness-Producerの学習トレントは、iPod、携帯電話、コンピューターなど、ほぼすべての電子デバイスをサポートできるためです。Oklahoma Life, Accident, and Health or Sickness Producer Exam急流を購入することを選択した場合、電子機器で学習教材を使用する機会があります。Ok-Life-Accident-and-Health-or-Sickness-Producerテストトレントは、あなたが自分自身を改善し、想像を超えた進歩を遂げるのに役立つと信じています。あなたが私たちのOk-Life-Accident-and-Health-or-Sickness-Producer学習トレントを購入した場合、私たちのOklahoma Life, Accident, and Health or Sickness Producer Exam学習教材があなたを失望させないことを確認することができます

Ok-Life-Accident-and-Health-or-Sickness-Producer認定内容: <https://jp.fast2test.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-premium-file.html>

そして、優れたOk-Life-Accident-and-Health-or-Sickness-Producer学習教材を提供することに専念する決意です、我々Fast2testの提供するInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験のソフトは豊富な試験に関する資源を含めてあなたに最も真実のInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験環境で体験させます、一部の未学習の試験の受験者は、Ok-Life-Accident-and-Health-or-Sickness-Producer練習教材で必需品をすばやく習得できます、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南 受験者にとって、時間は成功の試験には最も重要な要素です、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南 後で、あなたはすぐに昇進し、明るい見通しを持っています、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南 あなたは常に先延ばしに苦しみ、散発的な時間を十分に活用できないと感じていますか？

そして、自分の身体の奥底で感じた課長の昂ぶり、Z張大仁氏は、放課後に報酬を与えて学び、生徒を愛し、正義感が高く、誰を称賛せず、畏敬の念を抱き、決してポーズをとらず、常に人々を平等に扱います、そして、優れたOk-Life-Accident-and-Health-or-Sickness-Producer学習教材を提供することに専念する決意です。

素敵Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer | 素晴らしいOk-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南試験 | 試験の準備方法Oklahoma Life, Accident, and Health or Sickness Producer Exam認定内容

我々Fast2testの提供するInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験のソフトは豊富な試験に関する資源を含めてあなたに最も真実のInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験環境で体験させます、一部の未学習の試験の受験者は、Ok-Life-Accident-and-Health-or-Sickness-Producer練習教材で必需品をすばやく習得できます。

受験者にとって、時間は成功の試験にはOk-Life-Accident-and-Health-or-Sickness-Producer最も重要な要素です、後で、あなたはすぐに昇進し、明るい見通しを持っています。

- 試験の準備方法-権威のあるOk-Life-Accident-and-Health-or-Sickness-Producer日本語版復習指南試験-便利なOk-Life-Accident-and-Health-or-Sickness-Producer認定内容 □ { www.topexam.jp } サイトにて最新【Ok-Life-Accident-and-Health-or-Sickness-Producer】問題集をダウンロードOk-Life-Accident-and-Health-or-Sickness-Producer技術問題
- Ok-Life-Accident-and-Health-or-Sickness-Producer Oklahoma Life, Accident, and Health or Sickness Producer Exam 学習ガイド、Ok-Life-Accident-and-Health-or-Sickness-Producer勉強資料 □ ⇒ www.goshiken.com ⇐を開いて《

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ちなみに、Fast2test Ok-Life-Accident-and-Health-or-Sickness-Producerの一部をクラウドストレージからダウンロードできます：<https://drive.google.com/open?id=1SSgwTpbm00zHimJGvypnCZCyXEKVG4PT>