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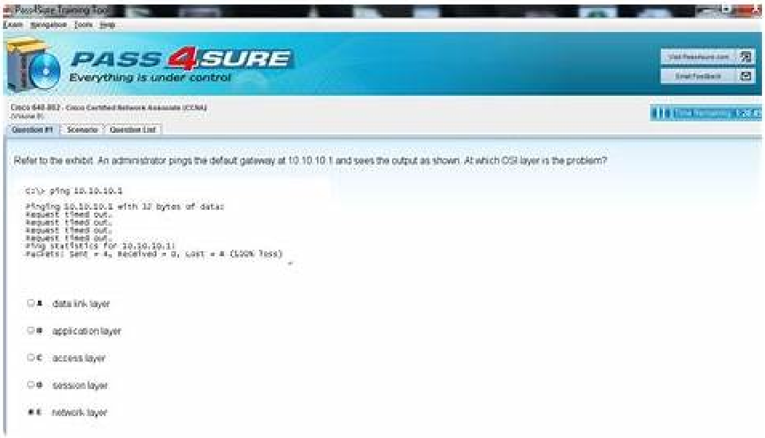

Übrigens, Sie können die vollständige Version der ZertFragen Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen aus dem Cloud-Speicher herunterladen: https://drive.google.com/open?id=1Xl-7z2kkpnrY33iKLkskMx0417Haj3XR

Viele der Ok-Life-Accident-and-Health-or-Sickness-Producer Fragenkatalog Oklahoma Life, Accident, and Health or Sickness Producer Examaus ZertFragen sind in der Form von Vielfache-Wahl-Fragen. Um Ihre Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfungen reibungslos zu meistern, brauchen Sie nur unsere Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen und Antworten (Oklahoma Life, Accident, and Health or Sickness Producer Exam) auswendigzulernen.

Wenn Sie sich für die Schulungsprogramme zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung interessieren, können Sie im Internet teilweise die Demo zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung kostenlos als Probe herunterladen. Wir werden den Kunden einen einjährigen kostenlosen Update-Service bieten.

>> Ok-Life-Accident-and-Health-or-Sickness-Producer Lerntipps <<

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Sind Sie IT-Fachmann? Wollen Sie Erfolg? Dann kaufen Sie die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von ZertFragen. Sie werden von der Praxis prüft. Sie werden Ihnen helfen, die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung zu bestehen. Ihre Berufsaussichten werden sich sicher verbessern. Sie werden ein hohes Gehalt beziehen. Sie können eine Karriere in der internationalen Gesellschaft machen. Wenn Sie spitze technischen Fähigkeiten haben, sollen Sie sich keine Sorgen machen. Die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von ZertFragen werden Ihren Traum verwirklichen. Wir werden mit Ihnen durch dick und dünn gehen und die Herausforderung mit Ihnen zusammen nehmen.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen mit Lösungen (Q74-Q79):

74. Frage
The act of using misrepresentation to induce an insured person to terminate an existing policy and purchase a new policy is referred to as

- A. churning.
- B. twisting.
- C. rebating.
- D. subrogation.

Antwort: B

Begründung:
Twistingis the unethical practice of using misrepresentation or incomplete information to persuade an insured to terminate an existing policy and purchase a new one, often to the insured's detriment. It is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This differs fromchurning(replacing policies for commission without benefit to the insured) orrebating(offering inducements to purchase).
* Option A: Correct. Twisting involves misrepresentation to induce policy replacement.
* Option B: Incorrect. Subrogation is the insurer's right to recover payments from a third party.
* Option C: Incorrect. Rebating is offering a portion of the premium or other inducements to purchase insurance.
* Option D: Incorrect. Churning involves excessive policy replacements for commissions, not necessarily misrepresentation.
This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.
:
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.

75. Frage
Many Universal Life Policies will permit a partial surrender of cash value. The surrender amount would

- A. increase the face amount.
- B. have to be repaid.
- C. not need to be repaid.
- D. increase the cash value.

Antwort: C

Begründung:
Universal life insurance is a flexible permanent life insurance product with a cash value component. Apartial surrenderallows the policyowner to withdraw a portion of the cash value, reducing both the cash value and, typically, the death benefit. Unlike a policy loan, a partial surrender does not need to be repaid, as it is a withdrawal of the policyowner's own funds.
* Option A: Incorrect. Partial surrenders are not loans and do not require repayment.
* Option B: Incorrect. A partial surrender reduces the death benefit, not increases the face amount.
* Option C: Incorrect. A partial surrender decreases the cash value, not increases it.
* Option D: Correct. The surrender amount does not need to be repaid, as it is a withdrawal.
This question aligns with the Prometric content outline under "Life Products," which covers universal life insurance features, including cash value options.
:
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.

76. Frage
Which of the following is an Unfair Claims Settlement Practices Act under Oklahoma law?

- A. failing to maintain complete policy notes involving claims.
- B. not maintaining an audit trail of premium history and claim transactions.
- C. knowingly misrepresenting to a claimant pertinent facts or policy provisions that relate to coverage.
- D. failing to interview all involved parties within 45 days of the filing of proof of loss forms.

Antwort: C

Begründung:
The Oklahoma Unfair Claims Settlement Practices Act, under Title 36 O.S. § 1250.5, defines practices that constitute unfair or deceptive acts in the settlement of insurance claims. Knowingly misrepresenting pertinent facts or policy provisions related to coverage to a claimant is explicitly listed as an unfair practice, as it misleads policyholders and undermines fair claim handling.
* Option A: Correct. Misrepresenting facts or policy provisions is an unfair claims settlement practice under Oklahoma law.
* Option B: Incorrect. There is no specific 45-day requirement to interview parties in the Act; timelines relate to acknowledging or settling claims.
* Option C: Incorrect. Maintaining an audit trail is a best practice but not explicitly an unfair claims settlement practice.
* Option D: Incorrect. Incomplete policy notes are not specifically cited as an unfair practice under the Act.
This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair claims practices.
:
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. § 1250.5 (Unfair Claims Settlement Practices Act).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

77. Frage
An insurance producer who knowingly and willfully makes a fraudulent statement relating to an application for insurance is subject to all of the following EXCEPT

- A. discrimination.
- B. censure.
- C. revocation.
- D. suspension.

Antwort: A

Begründung:
Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), a producer who knowingly and willfully makes a fraudulent statement on an insurance application faces disciplinary actions, includingsuspension,revocation
, orcensureof their license, as well as potential fines or criminal penalties.Discriminationis not a disciplinary action; it refers to unfair treatment and is unrelated to fraud penalties.
* Option A: Incorrect (is a penalty). Suspension of the license is a possible consequence.
* Option B: Incorrect (is a penalty). Revocation of the license is a possible consequence.
* Option C: Correct (is not a penalty). Discrimination is not a disciplinary action for fraud.
* Option D: Incorrect (is a penalty). Censure is a formal reprimand and a possible consequence.
:
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 (grounds for license discipline).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

78. Frage
In broad terms, the types of support and services generally associated with Long-Term Care policies are provided at which three levels of care?

- A. Professional, social, and economic care.
- B. Functional, rehabilitational, and medical care.
- C. Home-based, assisted living, and medical care.
- D. Skilled nursing, intermediate, and custodial care.

Antwort: D

Begründung:
Long-Term Care (LTC) insurance policies cover services for individuals who need assistance with activities of daily living (ADLs) or have severe cognitive impairments. The three primary levels of care in LTC policies areskilled nursing care(intensive medical care by licensed professionals),intermediate care(less intensive medical care with some nursing support), andcustodial care(non-medical assistance with ADLs, such as bathing or dressing). These levels are standard in Oklahoma's LTC regulations and align with federal

guidelines.
* Option A: Incorrect. Professional, social, and economic care are not standard LTC levels.
* Option B: Incorrect. While home-based and assisted living are settings for LTC, they are not levels of care; medical care is too vague.
* Option C: Incorrect. Functional and rehabilitational care are not standard LTC categories; medical care is not specific enough.
* Option D: Correct. Skilled nursing, intermediate, and custodial care are the recognized levels of care in LTC policies.
This question falls under the Prometric content outline section on "Long-Term Care (LTC) Policies," which includes knowledge of LTC services and coverage.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Long-Term Care Policies).
Oklahoma Insurance Department, Title 36 O.S. § 4426.1 (long-term care insurance regulations).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

79. Frage
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