

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집, Ok-Life-Accident-and-Health-or-Sickness-Producer시험대비최신버전문제



그리고 Itexamdump Ok-Life-Accident-and-Health-or-Sickness-Producer 시험 문제집의 전체 버전을 클라우드 저장소에서 다운로드할 수 있습니다: <https://drive.google.com/open?id=1fOkElg73-AffTIVTY7bxPb3zDCFILiqS>

Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험은 등록하였는데 시험준비는 아직이라구요? Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험일이 다가오고 있는데 공부를 하지 않아 두려워 하고 계시는 분들은 이 글을 보는 순간 시험패스에 자신을 가지게 될것입니다. 시험준비 시간이 적다고 하여 패스할수 없는건 아닙니다. Itexamdump의Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프와의 근사한 만남이Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer패스에 화이팅을 불러드립니다. 덤프에 있는 문제만 공부하면 되기에 시험일이 며칠뒤라도 시험패스는 문제없습니다. 더는 공부하지 않은 자신을 원망하지 마시고 결단성있게Itexamdump의Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프로 시험패스에 고고상하세요.

Itexamdump의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프를 구매하시고 공부하시면 밝은 미래를 예약한것과 같습니다. Itexamdump의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프는 고객님의 시험에서 통과하여 중요한 IT인증자격증을 취득하게끔 도와드립니다. IT인증자격증은 국제적으로 인정받기에 취직이나 승진 혹은 이직에 힘을 가해드립니다. 학원공부나 다른 시험자료가 필요없이 Itexamdump의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프만 공부하시면Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험을 패스하여 자격증을 취득할수 있습니다.

>> Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집 <<

시험패스에 유효한 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집 덤프자료

Itexamdump의Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프는 인터넷에서 검색되는 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험공부자료중 가장 출중한 시험준비 자료입니다. Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프를 공부하면 시험패스는 물론이고 IT지식을 더 많이 쌓을수 있어 일거양득입니다.자격증을 취득하여 자신있게 승진하여 연봉협상하세요.

최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q98-Q103):

질문 # 98

What is the focus of major medical insurance?

- A. Providing care to the needy.
- **B. Providing coverage for hospitalization expenses.**
- C. Reducing costs by using in-network facilities.
- D. Providing preventative care.

정답: B

설명:

Major medical insurance is designed to cover significant healthcare expenses, particularly those related to hospitalization, surgeries, and other high-cost medical services. It focuses on providing comprehensive coverage for catastrophic or major medical events, as opposed to routine or preventive care, which may be covered to a lesser extent or through separate plans.

* Option A: Incorrect. Preventive care is often included but is not the primary focus of major medical insurance.

* Option B: Incorrect. Using in-network facilities reduces costs but is a feature of managed care plans, not the core focus of major medical insurance.

* Option C: Correct. The focus of major medical insurance is covering hospitalization and other major expenses.

* Option D: Incorrect. Providing care to the needy is associated with programs like Medicaid, not private major medical insurance.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers the characteristics of major medical insurance.

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

Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (health insurance policy provisions).

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

질문 # 99

When you purchase an annuity, you are purchasing a

- A. disability insurance policy.
- B. whole life policy.
- C. universal life policy.
- **D. guaranteed income.**

정답: D

설명:

An annuity is a financial product purchased from an insurer that provides a stream of income, typically for retirement, in exchange for a lump sum or periodic payments. The primary purpose is to guarantee income, often for the annuitant's lifetime or a specified period, as outlined in Oklahoma's regulations for life insurance products (Title 36 O.S. § 4002).

* Option A: Correct. An annuity provides guaranteed income, either fixed or variable, based on the contract terms.

* Option B: Incorrect. A whole life policy is a type of life insurance, not an annuity.

* Option C: Incorrect. Disability insurance covers income loss due to disability, not guaranteed income.

* Option D: Incorrect. A universal life policy is a flexible life insurance product, not an annuity.

This question falls under the Prometric content outline section on "Life Products," which covers annuities and their features.

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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 (definitions of life insurance products, including annuities).

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

질문 # 100

A PRIMARY difference between precertification provision and concurrent review is that only the precertification provision

- A. is designed to be a cost containment measure.
- **B. occurs before the treatment is provided.**
- C. requires the consent of the patient.
- D. involves a review by the insurance company.

정답: B

설명:

Precertification(or preauthorization) is a process where the insurer reviews and approves certain medical treatments or procedures before they are provided, ensuring they are medically necessary and covered.

Concurrent review occurs during the treatment, monitoring ongoing care (e.g., hospital stays) to ensure continued necessity. The primary difference is timing: precertification happens before treatment, while concurrent review happens during treatment.

* Option A: Incorrect. Both precertification and concurrent review are cost containment measures, so this is not unique to precertification.

* Option B: Incorrect. Both processes involve review by the insurance company.

* Option C: Incorrect. Neither typically requires patient consent beyond agreeing to the policy terms.

* Option D: Correct. Precertification occurs before treatment, distinguishing it from concurrent review.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance utilization management.

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

Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (utilization review standards).

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

질문 # 101

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

정답: A

설명:

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.

질문 # 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.

정답: B

설명:

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.

질문 # 103

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Itexamdump의 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer덤프로 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer시험공부를 하여 시험에서 떨어지는 경우 덤프비용전액을 환불해드릴만큼 저희 덤프는 높은 적응율을 자랑하고 있습니다. 주문번호와 불합격성적표를 메일로 보내오시면 바로 환불가능합니다. 환불해드린후에는 무료업데이트 서비스가 종료됩니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 우려없이 패스하고 싶은 분은 저희 사이트를 찾아주세요.

Ok-Life-Accident-and-Health-or-Sickness-Producer시험대비 최신버전 문제 : <https://www.itexamdump.com/Ok-Life-Accident-and-Health-or-Sickness-Producer.html>

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집 덤프공부로 시험을 패스하여 자격증 쉽게 취득, Itexamdump의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프는 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험에 대비한 공부자료로서 시험적응율 100%입니다, 우리는 아주 정확하게 또한 아주 신속히 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 관한 자료를 제공하며, 업데이트될 경우 또한 아주 빠르게 뉴버전을 여러분한테 보내드립니다, 구매후 일년무로 업데이트 서비스를 제공해드리기에 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험문제가 변경되어도 업데이트된 덤프를 받으면 가장 최신시험에 대비할 수 있습니다, 만약 아직도 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험패스를 위하여 고군분투하고 있다면 바로 우리 Itexamdump를 선택함으로 여러분의 고민을 날려버릴 수 있습니다, 우리 Itexamdump에서는 최고의 최신의 덤프자료를 제공 함으로 여러분을 도와 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 인증자격증을 쉽게 취득할 수 있게 해드립니다.

그게 당연한 거죠, 웃음소리가 들리진 않았지만 맞닿은 가슴이 살짝 들썩었다, 덤프공부로 시험을 패스하여 자격증 쉽게 취득, Itexamdump의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프는 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험에 대비한 공부자료로서 시험적응율 100%입니다.

최신버전 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집 덤프로 Oklahoma Life, Accident, and Health or Sickness Producer Exam 시험합격하여 자격증 취득가능

우리는 아주 정확하게 또한 아주 신속히 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 관한 자료를 제공하며, 업데이트될 경우 또한 아주 빠르게 뉴버전을 여러분한테 보내드립니다, 구매후 일년무로 업데이트 서비스를 제공해드리기에 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험문제가 변경되어도 업데이트된 덤프를 받으면 가장 최신시험에 대비할 수 있습니다.

만약 아직도 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험패스를 위하여 고군분투하고 있다면 바로 우리 Itexamdump를 선택함으로 여러분의 고민을 날려버릴 수 있습니다, 우리 Itexamdump에서는 최고의 최신의 덤프자료를 제공 함으로 여러분을 도와 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 인증자격증을 쉽게 취득할 수 있게 해드립니다.

- 완벽한 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프문제집 인증자료 □ 무료로 쉽게 다운로드하려면

2026 Itexamdump 최신 Ok-Life-Accident-and-Health-or-Sickness-Producer PDF 버전 시험 문제집과 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험 문제 및 답변 무료 공유: <https://drive.google.com/open?id=1fOkElg73-AffTIVTY7bxPb3zDCFILiqS>