

Ok-Life-Accident-and-Health-or-Sickness-Producer日本語対策 & Ok-Life-Accident-and-Health-or-Sickness-Producer赤本勉強

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P.S. Pass4Test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=1QRL0LrIExid5LirDeXoK5GZiOGT8AGO4>

Ok-Life-Accident-and-Health-or-Sickness-Producer練習教材に興味がある場合は、Ok-Life-Accident-and-Health-or-Sickness-Producer試験問題の以前の多くの購入者と連絡を取り、効果的なOk-Life-Accident-and-Health-or-Sickness-Producer練習教材が重要な役割を果たすことの重要性について話し合ったことをお伝えします。準備プロセス。Ok-Life-Accident-and-Health-or-Sickness-Producerの実践教材は、実際のOk-Life-Accident-and-Health-or-Sickness-Producerガイド資料に完全に基づいた有用なコンテンツで、試験の受験者の意欲と効率を維持します。最適なバージョンであるOk-Life-Accident-and-Health-or-Sickness-Producer練習資料には、pdf、ソフトウェア、アプリバージョンの3つのバージョンがあります。

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>> Ok-Life-Accident-and-Health-or-Sickness-Producer日本語対策 <<

試験の準備方法-実用的なOk-Life-Accident-and-Health-or-Sickness-Producer日本語対策試験-信頼的なOk-Life-Accident-and-Health-or-Sickness-Producer赤本勉強

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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 (Q62-Q67):

質問 # 62

An insured individual takes out a life insurance policy on himself and commits suicide 13 months later. Since the policy has an expressed provision limiting the liability of the insurer against suicide, the insurer is

- A. liable for the full value of the policy if the insured individual was proven to be insane at the time of his death.
- **B. not liable to make any payouts on the policy.**
- C. liable to pay the full value of the policy.
- D. obligated to reimburse the amount of the premiums paid for the policy.

正解: B

解説:

Most life insurance policies include a suicide clause, typically lasting 2 years in Oklahoma (Title 36 O.S. § 4004), which limits the insurer's liability if the insured commits suicide within that period. If suicide occurs within the clause's timeframe (e.g., 13 months), the insurer is generally not liable to pay the death benefit and instead refunds the premiums paid. However, the question emphasizes the policy's expressed provision limiting liability, suggesting no payout beyond premiums, making "not liable to make any payouts" the most accurate choice. Insanity is not a standard exception unless specified.

* Option A: Incorrect. While premium refunds are common, the question emphasizes no payouts, aligning with the provision's limit.

* Option B: Correct. The insurer is not liable to make any payouts due to the suicide clause.

* Option C: Incorrect. The full value is not paid within the suicide clause period.

* Option D: Incorrect. Insanity is not a standard exception in suicide clauses unless explicitly stated.

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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. § 4004 (suicide clause provisions).

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

質問 # 63

Under the unpaid premium Uniform Optional Provision, if there is an unpaid premium at the time a health claim becomes payable, then the

- A. claim is delayed until payment of the premium.
- B. policy is cancelled.
- **C. premium is deducted from the claim.**
- D. claim is denied.

正解: C

解説:

The unpaid premium Uniform Optional Provision in health insurance policies, as recognized in Oklahoma (Title 36 O.S. § 4405), allows the insurer to deduct any unpaid premiums from a claim payment if a claim becomes payable while premiums are overdue. This ensures the policy remains in force and the claim is paid, net of the owed premium.

* Option A: Incorrect. The claim is not denied; the premium is deducted from the payment.

* Option B: Incorrect. The policy is not cancelled; the unpaid premium is addressed via the claim.

* Option C: Correct. The unpaid premium is deducted from the claim payment.

* Option D: Incorrect. The claim is not delayed; the premium is settled with the claim payment.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance policy provisions.

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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. § 4405 (health insurance provisions).

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

質問 # 64

Which of the following is a common exclusion from coverage under a medical expense plan?

- **A. Air travel in a private plane.**
- B. Injury caused by repairs or renovations to one's own home.
- C. Injury due to auto accidents.
- D. Injury due to recreational sports.

正解: A

解説:

Medical expense plans often include exclusions for high-risk activities or situations not typically covered under standard health insurance. A common exclusion is injuries or losses resulting from air travel in a private plane, as this is considered a hazardous activity. Other options, like auto accidents or recreational sports, are generally covered unless specifically excluded, and home repairs are not standard exclusions.

* Option A: Correct. Air travel in a private plane is a common exclusion due to its high-risk nature.

* Option B: Incorrect. Auto accident injuries are typically covered, often coordinated with auto insurance.

* Option C: Incorrect. Recreational sports injuries are usually covered unless the policy specifies otherwise.

* Option D: Incorrect. Injuries from home repairs are not commonly excluded in medical expense plans.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance exclusions.

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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. § 4405 (health insurance policy provisions).

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

質問 # 65

Loans may generally be obtained against the proceeds of a personal life insurance policy, and policy loan proceeds

- **A. are not treated as taxable income.**
- B. are subject to Federal estate tax.
- C. accelerate the benefits under the policy.
- D. generate nontaxable interest income.

正解: A

解説:

Permanent life insurance policies with a cash value (e.g., whole life, universal life) allow policyholders to take loans against the cash value. According to IRS guidelines and standard insurance principles, policy loans are not considered taxable income because they are treated as a debt against the policy's cash value, not as income. However, if the policy lapses or is surrendered with an outstanding loan, the loan amount exceeding the policy's basis may become taxable.

* Option A: Incorrect. Policy loans do not accelerate benefits (e.g., death benefits or living benefits); they reduce the cash value and death benefit until repaid.

* Option B: Correct. Policy loan proceeds are not treated as taxable income, as they are a loan against the policy's cash value.

* Option C: Incorrect. Policy loans are not subject to Federal estate tax unless the policy's death benefit is included in the estate, which is unrelated to the loan itself.

* Option D: Incorrect. Interest on policy loans is not nontaxable; it is charged by the insurer and does not generate income for the

policyholder.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of policy loans and their tax implications.

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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 benefits and cash value provisions).

IRS Publication 525 (Taxable and Nontaxable Income, section on life insurance policy loans).

質問 # 66

A person whose life is insured under a group insurance policy has the right to designate a beneficiary and the right to

- A. remain as an insured in the case of termination of employment.
- B. convert the premiums to a different policy.
- C. cash in the surrender value.
- **D. have an individual policy issued in the case of termination of employment.**

正解: D

解説:

Under Oklahoma law (Title 36 O.S. § 4107), individuals covered by a group life insurance policy have the right to designate a beneficiary and, upon termination of employment or group membership, the right to convert the group coverage to an individual life insurance policy without evidence of insurability, typically within 31 days. This conversion right ensures continued coverage.

* Option A: Incorrect. Group life policies typically do not have cash surrender value for individual insureds.

* Option B: Incorrect. Converting premiums to a different policy is not a standard right.

* Option C: Incorrect. Remaining insured after termination requires COBRA (for health) or conversion, not automatic continuation.

* Option D: Correct. The insured has the right to convert to an individual policy upon termination.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers group life insurance rights.

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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. § 4107 (group life conversion rights).

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

質問 # 67

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Ok-Life-Accident-and-Health-or-Sickness-Producer赤本勉強: <https://www.pass4test.jp/Ok-Life-Accident-and-Health-or-Sickness-Producer.html>

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警戒するにしても妙じゃありませんかね コトリの顔を知っていたのかもしれないし、オーバンOk-Life-Accident-and-Health-or-Sickness-Producerトを警戒したのかもしれない、噂(うわさ)に歌われるような恋をして、最後に

は捨てられたということ、今度始まったことのように口惜（くちお）しく悲しくばかり思われるのであった。

最新Ok-Life-Accident-and-Health-or-Sickness-Producer試験勉強資料、Ok-Life-Accident-and-Health-or-Sickness-Producer試験合格率、Ok-Life-Accident-and-Health-or-Sickness-Producer試験問題例

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