

Ok-Life-Accident-and-Health-or-Sickness-Producer Fragen Und Antworten & Ok-Life-Accident-and-Health- or-Sickness-Producer Prüfungs-Guide



Außerdem sind jetzt einige Teile dieser ZertFragen Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen kostenlos erhältlich: <https://drive.google.com/open?id=1Xl-7z2kkpnrY33iKLkskMx0417Haj3XR>

Das Vertrauen von den Kunden zu gewinnen ist uns große Ehre. Die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungssoftware ist schon von zahlreichen Kunden anerkannt worden. Mit Hilfe dieser Software haben fast alle Benutzer die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfung bestanden. Falls Sie sich jetzt auf Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer vorbereiten, dann können Sie die Demo unserer Prüfungsunterlagen probieren. Wir hoffen, dass unsere Software auch Ihre Anerkennung erlangen kann.

Die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von ZertFragen sind die besten Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung. Sie sind die besten Schulungsunterlagen unter allen Schulungsunterlagen. Sie können Ihnen nicht nur helfen, die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfung erfolgreich zu bestehen, Ihre Fachkenntnisse und Fertigkeiten zu verbessern und auch eine Karriere zu machen. Sie werden von allen Ländern gleich behandelt.

>> **Ok-Life-Accident-and-Health-or-Sickness-Producer Fragen Und Antworten** <<

Die seit kurzem aktuellsten Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsunterlagen, 100% Garantie für Ihen Erfolg in der Oklahoma Life, Accident, and Health or Sickness Producer Exam Prüfungen!

Mit der Entwicklung der IT-Industrie nimmt die Zahl der IT-Lerner seit Jahren immer zu. Das führt zu immer stärkerer Konkurrenzen. Und es ist undenkbar, dass Sie in IT-Industrie von anderen überschritten sind. Deshalb sollen Sie Ihre Fähigkeit ständig erhöhen und Ihre Stärke zu anderen beweisen. Wie können Sie Ihre Fähigkeit zu anderen beweisen? Immer mehr Leute wählen IT-Zertifizierungen, Ihre Fähigkeit zu beweisen. Wollen Sie auch? Kommen Sie zuerst zu Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung. Das ist die wichtigste Insurance Licensing Prüfung und auch von vielen Unternehmen anerkannt.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen mit Lösungen (Q149-Q154):

149. Frage

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

- A. risk pooling.

- B. underwriting.
- C. selection.
- D. classification.

Antwort: B

Begründung:

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.

150. Frage

Failure of an insurance producer to complete the continuing education requirements may result in

- A. revocation of license.
- B. an additional 20 continuing education hours the following year.
- C. a felony conviction.
- D. nonrenewal of license.

Antwort: D

Begründung:

Oklahoma requires insurance producers to complete 24 hours of continuing education (CE) every 2 years, including 3 hours of ethics and 2 hours of legislative updates (Title 36 O.S. § 1435.29; O.A.C. 365:25-3-1).

Failure to meet CE requirements results in nonrenewal of the license, as the Oklahoma Insurance Department will not renew until CE is completed. Revocation or felony charges apply to more serious violations (e.g., fraud), not CE non-compliance.

* Option A: Incorrect. There is no provision for additional CE hours as a penalty; CE must be completed for renewal.

* Option B: Incorrect. CE failure is not a felony; it's an administrative issue.

* Option C: Correct. Nonrenewal of the license occurs if CE requirements are not met.

* Option D: Incorrect. Revocation is for severe violations, not CE non-compliance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Licensing Requirements).

Oklahoma Insurance Department, Title 36 O.S. § 1435.29; O.A.C. 365:25-3-1 (continuing education).

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

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

Antwort: C

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 are skilled nursing care (intensive medical care by licensed professionals), intermediate care (less intensive medical care with some nursing support), and custodial 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.

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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.

152. Frage

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

- A. Decreasing term
- B. Level premium universal life.
- C. Level premium whole life.
- D. Increasing term

Antwort: A

Begründung:

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.

153. Frage

Which of the following is one of the MAIN tasks of a field underwriter?

- A. Obtaining a Medical Information Bureau (MIB) report.
- B. Editing an applicant's report to ensure approval.
- C. Approving an individual's policy.
- D. Ensure the accuracy and completeness of an individual's medical information.

Antwort: D

Begründung:

A field underwriter, typically an insurance producer, gathers initial information from applicants to assess their insurability and ensure the application is accurate and complete. A main task is ensuring the accuracy and completeness of an individual's medical information, as this is critical for the insurer's underwriting decision. Field underwriters do not approve policies or edit reports to guarantee approval; they facilitate the process by providing reliable data.

- * Option A: Incorrect. Editing reports to ensure approval is unethical and not a field underwriter's role.
- * Option B: Incorrect. Approving policies is the role of the insurer's underwriting department, not the field underwriter.
- * Option C: Correct. Ensuring accuracy and completeness of medical information is a key task of a field underwriter.
- * Option D: Incorrect. Obtaining an MIB report is typically done by the insurer, not the field underwriter.

This question aligns with the Prometric content outline under "Underwriting," which covers the role of field underwriters.

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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.

154. Frage

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Wir versprechen, dass Sie die Prüfung zum ersten Mal mit unseren Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung bestehen können. Sonst erstatten wir Ihnen die gesammte Summe zurück.

Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungs-Guide: https://www.zertfragen.com/Ok-Life-Accident-and-Health-or-Sickness-Producer_pruefung.html

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Will jede sich den Schatz gewinnen, Zu allererst, sagte die Katze, ein Hund ist nicht toll, Die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von ZertFragen werden Ihren Traum erfüllen.

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