

Ok-Life-Accident-and-Health-or-Sickness-Producer難易度受験料 & Ok-Life-Accident-and-Health-or-Sickness-Producer勉強資料

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2025年Jpshiken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=1KaU776G35RQYZLNcF0uTjIaJcpM1s5eA>

長年の努力と絶え間ない改善により、当社のOk-Life-Accident-and-Health-or-Sickness-Producer試験教材は多くの学習教材から際立っており、国内および国際市場でトップブランドになりました。当社は、研究、革新、調査、生産、販売、アフターサービスを含むOk-Life-Accident-and-Health-or-Sickness-Producerトレーニング資料のすべてのリンクを厳しく管理し、すべてのリンクが完璧に到達するよう努めています。当社は、業界の最新の傾向とOk-Life-Accident-and-Health-or-Sickness-Producer認定ガイドに関するクライアントのフィードバックに細心の注意を払っています。

練習資料は通常、試験に必要な試験問題を復習、練習、および記憶するためのツールと見なされ、それらに多くの時間を費やすことで、勝つ可能性を高めることができます。ただし、当社のOk-Life-Accident-and-Health-or-Sickness-Producerトレーニング資料は、従来の練習資料よりも条件が良く、効果的に使用できます。Ok-Life-Accident-and-Health-or-Sickness-Producer実践ガイドが非常に多くのヘルプを提供できるように、ヘルプを提供することが主な責任であると考えています。最も一般的なのは、Ok-Life-Accident-and-Health-or-Sickness-Producer試験問題の効率性です。20~30時間勉強します。

>> Ok-Life-Accident-and-Health-or-Sickness-Producer難易度受験料 <<

Ok-Life-Accident-and-Health-or-Sickness-Producer勉強資料、Ok-Life-Accident-and-Health-or-Sickness-Producerリンクグローバル

Ok-Life-Accident-and-Health-or-Sickness-Producer試験はIT業界でのあなたにとって重要な証明です。Ok-Life-Accident-and-Health-or-Sickness-Producer証明書があって、輝かしい未来が見えます。だから、あなたはこのような重要な試験に参加する必要があります。よく考えてInsurance Licensing試験に参加しましょう。皆様を支持するために、我々の提供するOk-Life-Accident-and-Health-or-Sickness-Producer問題集は一番全面的で、的中率が高いです。我々は弊社のOk-Life-Accident-and-Health-or-Sickness-Producer資料の100%の通過率を保証しています。

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 (Q131-Q136):

質問 # 131

When you purchase an annuity, you are purchasing a

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

正解: C

解説:

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.

質問 # 132

All of the following describe a whole life policy EXCEPT

- A. provides coverage for the life of the policyholder.
- **B. a policy of \$1,000 minimum.**
- C. provides a death benefit only.
- D. premiums are payable until death.

正解: B

解説:

A whole life insurance policy is a type of permanent life insurance that provides coverage for the insured's entire life, as long as premiums are paid. It typically includes a level premium, a guaranteed death benefit, and a cash value component that accumulates over time. There is no regulatory requirement in Oklahoma or standard insurance practice that mandates a minimum face amount of \$1,000 for whole life policies, making this statement incorrect.

* Option A: Correct (as the exception). Whole life policies do not require a \$1,000 minimum face amount; insurers set minimums based on their underwriting guidelines, often higher.

* Option B: Incorrect (describes whole life). Whole life provides lifelong coverage, as per its definition.

* Option C: Incorrect (describes whole life). Premiums are typically payable until death or age 100, depending on the policy.

* Option D: Incorrect (describes whole life). While whole life provides a death benefit, it also accumulates cash value, but the phrasing "death benefit only" is misleading as it implies no cash value, which is not the exception here.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics of whole 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 (definitions of life insurance products).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 133

Accidental death covers death from

- A. self-inflicted wounds.
- B. terminal illness.
- C. drowning.
- D. infections.

正解: C

解説:

Accidental death insurance(or accidental death and dismemberment, AD&D) covers death resulting from accidental bodily injury, independent of illness or intentional acts.Drowningis an example of an accidental cause of death typically covered under such policies. Exclusions often include death from illness, infections, or self-inflicted injuries, as outlined in standard policy provisions.

* Option A: Incorrect. Terminal illness is a natural cause, not covered by accidental death insurance.

* Option B: Correct. Drowning is an accidental cause of death, covered by AD&D policies.

* Option C: Incorrect. Infections are typically excluded as they are not accidental injuries.

* Option D: Incorrect. Self-inflicted wounds are intentional and excluded from coverage.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers accidental death coverage.

:

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. § 4001 et seq. (policy provisions).

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

質問 # 134

Any person entitled to reimbursement for expenses of health care services and procedures under an Accident and Health Insurance Policy issued by an insurer is

- A. a practitioner.
- B. a Preferred Provider Organization.
- C. an insured.
- D. an insurer.

正解: C

解説:

Aninsuredis the person covered by an accident and health insurance policy and entitled to reimbursement for covered health care expenses, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The insured (or their assignee, e.g., a provider) receives benefits for services like medical treatments or hospital stays.

* Option A: Incorrect. An insurer is the company issuing the policy, not receiving reimbursement.

* Option B: Correct. The insured is entitled to reimbursement for covered health care expenses.

* Option C: Incorrect. A practitioner provides services, not receives policy reimbursements.

* Option D: Incorrect. A PPO is a network of providers, not an individual entitled to benefits.

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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. § 4401 (health insurance definitions).

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

質問 # 135

Ordinary life insurance should BEST be viewed by the consumer as

- A. temporary protection during the policyowner's income-earning years with cash values payable during non-earning periods.
- B. temporary protection for the life expectancy of the policyowner with accumulating cash values throughout the life of the policy.
- **C. a type of policy that provides permanent protection and some flexibility for the lowest total premium outlay.**
- D. an endowment type of policy that provides limited payment type of life insurance based on the level of income earned.

正解: C

解説:

Ordinary life insurance, often synonymous with whole life insurance, is a type of permanent life insurance that provides coverage for the insured's entire life, as long as premiums are paid. It typically includes a level premium, a guaranteed death benefit, and a cash value component that grows over time. It is designed to offer permanent protection with some flexibility, such as the ability to borrow against the cash value or adjust premiums in certain policies (e.g., universal life).

* Option A: Incorrect. This describes term life insurance, which provides temporary protection during income-earning years.

Ordinary life insurance is permanent, and cash values are not specifically "payable" during non-earning periods but can be accessed.

* Option B: Incorrect. Ordinary life is not an endowment policy (which matures at a specific age) or tied directly to income levels. It is a whole life policy with level premiums.

* Option C: Correct. Ordinary life insurance provides permanent protection and some flexibility (e.g., cash value loans, dividend options in participating policies) with premiums that are generally lower than other permanent products like limited-pay whole life.

* Option D: Incorrect. Ordinary life is not temporary; it provides lifelong coverage. While it accumulates cash value, the protection is permanent, not limited to the policyowner's life expectancy.

This question is part of the Prometric content outline under "Life Products," focusing on the characteristics of ordinary (whole) 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 (definitions of life insurance products).

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

質問 # 136

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あなたは自分の役職で長年働いてきましたが、昇進していませんか？ それとも、新しい社内のコーナーと自分が顕著なようにするために熱望していますか？ Ok-Life-Accident-and-Health-or-Sickness-Producer試験の資料が役立ちます。当社Insurance Licensingの製品で数日間勉強して練習した後、Ok-Life-Accident-and-Health-or-Sickness-Producer試験に簡単に合格します。神は自ら助ける者を助く。私たちの教材を選ぶと、あなたのそばに神が見つかるでしょう。あなたがしなければならない唯一のことは、あなたの選択をして、私たちのOk-Life-Accident-and-Health-or-Sickness-Producer試験問題を勉強することです。とても簡単ではないですか？ だから、今すぐOk-Life-Accident-and-Health-or-Sickness-Producer学習Oklahoma Life, Accident, and Health or Sickness Producer Examガイドについてもっと知りましょう！

Ok-Life-Accident-and-Health-or-Sickness-Producer勉強資料: https://www.jpshiken.com/Ok-Life-Accident-and-Health-or-Sickness-Producer_shiken.html

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