



OH-LIFE-AGENT-SERIES-11-44^{Q&As}

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QUESTION 1

It is unlawful for a person to provide an advertisement which

- A. uses a testimonial.
- B. refers to the insurer's financial rating.
- C. points out coverage advantages of a policy.
- D. uses a policy title to inaccurately describe a coverage.

Correct Answer: D

QUESTION 2

The Group Life Underwriting risk selection process helps protect Insurers from

- A. risk selection.
- B. medical underwriting.
- C. adverse selection.
- D. risk underwriting.

Correct Answer: C

QUESTION 3

The most common use of a group life insurance policy is to insure

- A. retirees.
- B. company employees.
- C. members of a family.
- D. association members.

Correct Answer: B

QUESTION 4

The type of insurance used to indemnify a firm for the loss of earnings brought about by the death or disability of an officer or other significant employee is

- A. business continuation life.



- B. business overhead.
- C. key person.
- D. employee welfare.

Correct Answer: C

QUESTION 5

Which of the following statements BEST describes a single premium cash value policy?

- A. It requires only one payment to make the policy paid up.
- B. It provides for only one premium to be paid without evidence of insurability.
- C. It waives one future premium if the owner becomes disabled.
- D. It requires the policyowner to pay one premium annually.

Correct Answer: A

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