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# OH-LIFE-AGENT-SERIES-11-44<sup>Q&As</sup>

OHIO Life Insurance Agent Series 11-44

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#### QUESTION 1

All the following riders can Increase the death benefit amount EXCEPT

- A. Cost of Living.
- B. Waiver of Premium.
- C. Accidental Death Rider.
- D. Guaranteed Insurability.

Correct Answer: C

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#### QUESTION 2

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

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#### QUESTION 3

After a request has been received for verification of coverage from a viatical settlement provider, an insurance company authorized to do business shall respond within:

- A. 30 calendar days
- B. 45 calendar days
- C. 60 calendar days
- D. 90 calendar days

Correct Answer: B

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#### QUESTION 4

The accumulated cash value of a whole life insurance policy becomes the

- A. policy loan value upon which the insured may borrow.



- B. amount used to purchase paid up additions to the insured's policy.
- C. funds used to offset policy administration and conversion expenses.
- D. face amount payable upon the insured's death.

Correct Answer: A

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#### QUESTION 5

Which of the following is a provision in an interest-sensitive life policy which allows the policyowner to withdraw the policy's cash value Interest free?

- A. Partial Surrender.
- B. Automatic Premium Loan.
- C. Waiver of Premium.
- D. Spendthrift Clause.

Correct Answer: A

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