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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q83-Q88):

NEW QUESTION # 83

One characteristic of flexible premium life insurance is that payment of the premium can be altered at the option of:

- A. The insurer, if the Consumer Price Index has risen at least 10% over the past year
- B. The insurer, if the prime interest rate falls below 6%
- C. The contingent beneficiary
- **D. The policyowner**

Answer: D

Explanation:

Flexible premium life insurance, such as universal life (Virginia Code § 38.2-3113.1), allows the policyowner to adjust premium payments within policy limits (e.g., minimum to maintain coverage, maximum for tax advantages), offering flexibility over fixed-premium plans like whole life. Option A correctly identifies the policyowner as the decision-maker. Option B (contingent beneficiary) is false; beneficiaries have no control over premiums. Options C and D tie adjustments to economic indices (CPI, interest rates), but Virginia law and standard policies don't grant insurers unilateral premium-changing rights based on these factors- flexibility is the policyowner's prerogative, subject to cash value sufficiency. The study guide likely contrasts this with traditional policies, using examples of skipped or increased payments, confirming A as the defining trait.

NEW QUESTION # 84

A licensee is NOT required by Virginia law to keep which of the following records?

- **A. Premium quotations of unissued policies**
- B. Accounting records of premium payments
- C. Files of insurance applications on current policies issued
- D. Policy renewal notices

Answer: A

Explanation:

Virginia Code § 38.2-1809 mandates that licensees maintain specific records for regulatory oversight and consumer protection. Option A (accounting records of premium payments) is required to track funds received and remitted, ensuring financial accountability (e.g., premiums collected for a \$1,000 policy). Option B (files of insurance applications on current policies) must be kept as part of the contract and for audit purposes, per 38.2-1810. Option C (policy renewal notices) is required to document communication with policyholders about ongoing coverage, ensuring transparency. Option D (premium quotations of unissued policies) is not mandated; while agents may provide quotes (e.g., \$500 annually for a term policy), these are preliminary offers, not binding until a policy is issued, and Virginia law doesn't require retaining them unless they result in a transaction. The study guide likely details recordkeeping in a compliance chapter, contrasting required records (A, B, C) with optional ones like quotes (D), using examples-e.g., keeping a paid policy's file but not a rejected quote-making D the item not required. This reflects Virginia's focus on executed contracts over prospective ones.

NEW QUESTION # 85

All of the following statements about tax-sheltered annuities (TSAs) are true EXCEPT:

- A. Accumulation payments often come from voluntary salary reductions.
- B. The annuitant may have an individual account or contract.
- **C. The investment gain each year is included in the participant's gross income.**
- D. They are also known as 403(b) plans.

Answer: C

Explanation:

Tax-sheltered annuities (TSAs), per IRC § 403(b) and Virginia Code § 38.2-3100 et seq., are retirement plans for nonprofit employees. Option A is true; they're synonymous with 403(b) plans. Option B is true; contributions often come from voluntary salary reductions, tax-deferred until withdrawal. Option C is true; participants can have individual contracts or accounts. Option D is false;

investment gains are tax-deferred, not included in gross income annually, only taxed upon distribution. The study guide highlights TSAs' tax advantages, making D the incorrect statement.

NEW QUESTION # 86

An agreement attached to a health insurance policy which alters either the terms of the policy or the coverage is called:

- A. A rider
- B. A limit clause
- C. An attachment
- D. An insuring clause

Answer: A

Explanation:

Virginia Code § 38.2-3500 et seq. allows health insurance policies to include riders-supplemental agreements modifying coverage or terms (e.g., adding dental benefits or exclusions). Option D (rider) is the standard term. Option A (limit clause) isn't a distinct attachment; limits are within the policy. Option B (attachment) is vague and not insurance-specific. Option C (insuring clause) is the core promise of coverage, not an alteration. The study guide likely defines riders with examples-e.g., a maternity rider increasing premiums-distinguishing them from policy staples, confirming D as the answer.

NEW QUESTION # 87

A typical disability income insurance policy EXCLUDES benefits for which one of the following causes of loss?

- A. Sporting accidents
- B. Intentional self-inflicted injuries
- C. Falls
- D. Permanent injuries

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* Disability income policies exclude benefits for intentional self-inflicted injuries (B) to prevent abuse or fraud.

* Permanent injuries (A), sporting accidents (C), and falls (D) are typically covered unless specifically excluded by the policy.

The Virginia study guide states that disability income insurance excludes self-inflicted injuries as a standard provision to ensure coverage applies to unforeseen events. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Disability Income Insurance."

NEW QUESTION # 88

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