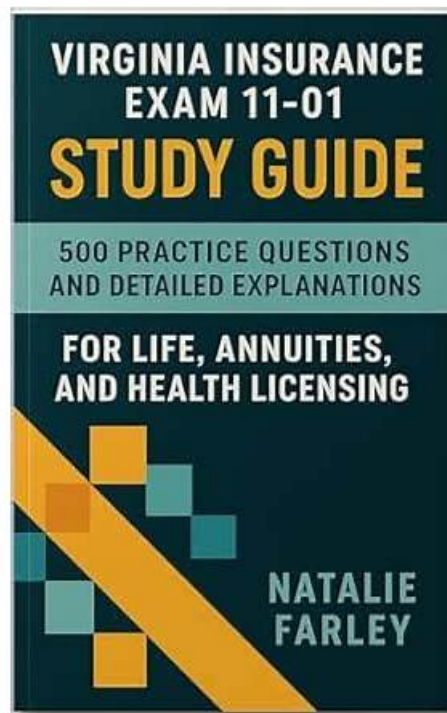


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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q239-Q244):

NEW QUESTION # 239

When a small employer health insurance plan is offered, it must be available:

- A. Only to employees who provide evidence of insurability
- **B. To all eligible employees who apply**
- C. To all eligible employees after a 12-month waiting period
- D. Only to employees under age 65

Answer: B

Explanation:

Virginia Code § 38.2-3431 et seq., aligned with the ACA, requires small employer health plans (1-50 employees) to offer coverage to all eligible employees who apply, without discrimination based on health status or other factors. "Eligible" typically means full-time employees meeting the employer's criteria (e.g., 30+ hours/week). Option A reflects this guaranteed issue mandate, ensuring broad access. Option B (12-month waiting period) is false; Virginia and federal law cap waiting periods at 90 days (Virginia Code § 38.2-3445), not 12 months. Option C (evidence of insurability) contradicts guaranteed issue rules for small groups, which prohibit medical underwriting. Option D (under age 65) is incorrect; coverage extends to all eligible employees regardless of age, though Medicare coordination may apply post-65. The study guide likely stresses this inclusivity as a cornerstone of small group market reforms, making A the correct answer.

NEW QUESTION # 240

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

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

Answer: B

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 # 241

Life insurance policies are required to have all of the following provisions EXCEPT:

- A. The incontestability clause
- B. The grace period clause
- C. The waiver of premium clause
- D. The misstatement of age clause

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Life insurance policies must include a misstatement of age clause (B), grace period clause (C), and incontestability clause (D) as standard provisions under state law.

* The waiver of premium clause (A) is optional, typically a rider, not a required provision.

The Virginia study guide lists mandatory life insurance provisions (e.g., grace period, incontestability, misstatement of age) but notes that waiver of premium is an optional benefit, not required. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 242

An immediate annuity:

- A. Pays a lump sum benefit to the annuitant
- B. Normally permits tax-deductible contributions
- C. Lacks an accumulation period
- D. May be purchased in installments

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* An immediate annuity (C) begins payments shortly after a single premium is paid, lacking an accumulation period (the phase where funds build up, typical in deferred annuities).

* Option A (installments) applies to deferred annuities. Option B (lump sum) is not standard; annuities pay periodically. Option D (tax-deductible) is false; contributions are not deductible unless part of a qualified plan, not typical for immediate annuities.

The Virginia study guide defines an immediate annuity as one purchased with a single premium, with payments starting within one year, bypassing an accumulation phase. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 243

(All of the following statements about an offer for an insurance contract are correct EXCEPT:)

- A. An application may be an offer or an invitation.
- B. An offer may be terminated by making a counteroffer.
- C. Advertising may be considered a binder.
- D. A premium paid may constitute an offer.

Answer: C

Explanation:

In insurance contract law, an offer must be a clear and definite proposal that, if accepted, results in a binding contract. In life and health insurance, the applicant typically makes the offer by submitting an application. When a premium is paid with the application, it may strengthen the intent to offer, although coverage does not begin unless the insurer accepts the risk or issues a conditional receipt. An offer can also be terminated through a counteroffer. For example, if an insurer issues a policy with different terms than those requested, the insurer has made a counteroffer, which must be accepted by the applicant before a contract is formed. Advertising, however, is generally considered an invitation to apply rather than an offer or a temporary contract of insurance. A binder represents

temporary insurance coverage and requires intent by the insurer or authorized agent to provide immediate coverage. Advertising lacks this intent and does not establish coverage. Therefore, advertising may not be considered a binder, making that statement incorrect under insurance contract principles.

NEW QUESTION # 244

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