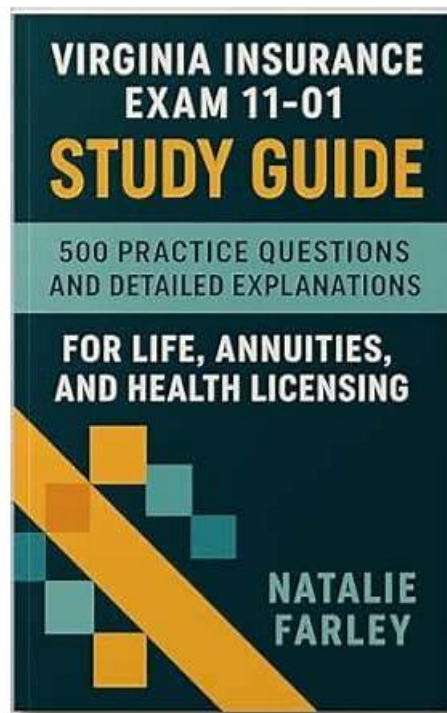


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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q395-Q400):

NEW QUESTION # 395

Which concept states that the insured is entitled to the coverage under a policy that a sensible and prudent buyer would expect it to provide?

- A. Comity
- B. Subrogation
- C. Indemnity
- D. Reasonable expectations

Answer: D

Explanation:

The concept of "reasonable expectations" states that the insured is entitled to the coverage under a policy that a sensible and prudent buyer would expect it to provide. This means that the insurer must honor the expectations of the insured based on the policy's terms, even if the wording is unclear or ambiguous, as long as those expectations are reasonable.

NEW QUESTION # 396

All of the following are typical health maintenance organization (HMO) preventive care services provided by a primary care physician EXCEPT:

- A. Physical examinations
- B. Well-baby checkups
- C. Immunizations for children
- D. Experimental surgery

Answer: D

Explanation:

Virginia Code § 38.2-4306 requires HMOs to offer preventive care, coordinated by primary care physicians (PCPs), focusing on health maintenance. Option A (well-baby checkups), option B (immunizations for children), and option D (physical examinations) are standard preventiveservices-e.g., growth monitoring, vaccines, and annual exams-covered at no cost under ACA-aligned plans (Virginia Code § 38.2-3440).

Option C (experimental surgery) is not preventive; it's a treatment, often excluded or requiring special approval due to its unproven nature, not a PCP's routine role. The study guide likely lists HMO preventive benefits with examples (e.g., flu shots), contrasting them with non-preventive interventions like surgery, making C the exception.

NEW QUESTION # 397

Which is true about disability buy-sell insurance policies?

- A. The insurer pays the benefits to the disabled individual
- B. The policyowner may not be the beneficiary
- C. The premiums are tax-deductible
- D. The policy proceeds are normally received income tax-free

Answer: D

Explanation:

Disability buy-sell insurance funds a business partner's buyout if one becomes disabled, per Virginia Code § 38.2-3100 et seq. Option C is true; proceeds are typically tax-free under IRC § 104(a)(3) as insurance benefits, not income, if premiums aren't deducted. Option A is false; the policyowner (e.g., a partner or business) is often the beneficiary to fund the buyout. Option B is false; benefits go to the business or partner, not the disabled individual, who may receive separate disability income coverage. Option D is false; premiums aren't tax-deductible (IRC § 265), preserving tax-free proceeds. The study guide likely explains this with scenarios-e.g., \$500,000 paid tax-free to buy out a disabled partner-highlighting tax treatment, making C the true statement.

NEW QUESTION # 398

Who is a contingent beneficiary to a life insurance policy?

- A. The lender in whose favor a collateral assignment has been made
- B. The person who receives the policy proceeds if no beneficiary has been named
- C. The person who pays the premium if the insured becomes disabled
- **D. The person who receives the policy proceeds if the primary beneficiary dies before the insured**

Answer: D

Explanation:

A contingent beneficiary is designated to receive the policy proceeds only if the primary beneficiary is unable to do so, usually due to predeceasing the insured.

Exact Extract (Virginia Life Insurance Study Guide): "Contingent beneficiary-receives benefits if the primary beneficiary dies before the insured." Reference (Virginia Documents / Study Guide):

- Virginia Life Insurance Examination Outline, Beneficiary Designations

NEW QUESTION # 399

(All of the following statements about an adjustable life insurance policy are true EXCEPT:)

- **A. The policyowner is not permitted to take policy loans even if the policy has a cash value.**
- B. Evidence of insurability may be required when the amount of insurance is increased.
- C. The policyowner may change the plan of coverage.
- D. It is designed to meet changing insurance needs.

Answer: A

Explanation:

Adjustable life insurance is a flexible premium policy designed to let a policyowner adapt coverage as needs change. The Virginia life insurance consumer guide describes adjustable life as combining an insurance protection element and a cash value element, with components separated and reported to the policyowner. That cash value element is a key feature: as cash value accumulates in permanent life policies, policy loan provisions are commonly available as a standard policy option, and Virginia's life policy provision framework includes policy loans among the standard policy features tested for state licensing. Therefore, the statement that the policyowner is not permitted to take policy loans "even if the policy has a cash value" is the incorrect (EXCEPT) statement. The other statements align with the purpose of adjustable life: it is designed to meet changing insurance needs, and it permits changes in the plan of coverage (for example, adjusting face amount or premium structure within policy limits). When the policyowner requests an increase in the amount of insurance, insurers commonly require evidence of insurability for the increased portion to manage adverse selection and maintain underwriting integrity-consistent with standard underwriting and application procedures addressed in Virginia exam content.

NEW QUESTION # 400

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