

Test Virginia-Life-Annuities-and-Health-Insurance Lab Questions & Virginia-Life-Annuities-and-Health-Insurance Associate Level Exam



Perhaps you worry about that you have difficulty in understanding our Virginia-Life-Annuities-and-Health-Insurance training questions. Frankly speaking, we have taken all your worries into account. Firstly, all knowledge of the Virginia-Life-Annuities-and-Health-Insurance exam materials have been simplified a lot. Also, we have tested many volunteers who can prove that after studying our Virginia-Life-Annuities-and-Health-Insurance Exam Questions for 20 to 30 hours, it is easy to pass the exam. The results show that our Virginia-Life-Annuities-and-Health-Insurance study materials are easy for them to understand. In addition, they all enjoy learning on our Virginia-Life-Annuities-and-Health-Insurance practice exam study materials.

Our Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance desktop-based practice software is the most helpful version to prepare for Virginia Life, Annuities, and Health Insurance Examination Series 11-01 exam as it simulates the real certification exam. You can practice all the difficulties and hurdles which could be faced in an actual Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance Exam. It also assists you in boosting confidence. The NewPassLeader designs Virginia-Life-Annuities-and-Health-Insurance desktop-based practice software for desktops, so you can install it from a website and then use it without an internet connection.

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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Questions - Virginia-Life-Annuities-and-Health-Insurance PDF Dumps [2026]

The Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance certification exam is one of the hottest and career-oriented certifications in the market. This Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) certification exam has been inspiring beginners and experienced professionals since its beginning. Over this long time period, countless Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam candidates have passed their Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) certification exam, and now they are offering their services to the top world brands.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q343-Q348):

NEW QUESTION # 343

Which is true about an adjustable life insurance policy?

- A. The only nonforfeiture option available is cash
- B. It is a form of retirement income annuity
- C. No settlement options are available
- D. The policy while in force can alternate between forms of term life insurance and whole life insurance

Answer: D

Explanation:

Adjustable life insurance (Virginia Code § 38.2-3113.1) allows flexibility in face amount and premiums, effectively shifting between term (lower cost, no cash value) and whole life (higher cost, cash value) features while in force (option A). Option B is false; nonforfeiture options include cash, reduced paid-up, or extended term. Option C is false; settlement options (e.g., lump sum) apply as with other policies. Option D is wrong; it's life insurance, not an annuity. The study guide likely explains this adaptability-e.g., increasing premiums to build cash value (whole life)-making A the true statement.

NEW QUESTION # 344

Which contract provides an income benefit until the first of two annuitants dies?

- A. A temporary annuity
- B. A joint life annuity
- C. A single life annuity
- D. A joint and survivor annuity

Answer: B

Explanation:

Virginia Code § 38.2-3100 et seq. governs annuities. A joint life annuity (option C) pays income until the first of two annuitants dies, then ceases-ideal for temporary dual coverage. Option A (joint and survivor annuity) continues payments until the last survivor dies, not stopping at the first death. Option B (temporary annuity) pays for a fixed term (e.g., 10 years), regardless of death, and isn't tied to two lives. Option D (single life annuity) covers one person until their death, not two. The study guide likely defines these with examples-e.g., a couple receiving \$1,000 monthly until one dies (joint life) versus until both die (joint and survivor)- highlighting C's "first death" cutoff, making it the correct answer.

NEW QUESTION # 345

The unwritten authority of an agent to perform incidental acts necessary to fulfill the purpose of the agency agreement is:

- A. Express authority
- B. Mandated authority
- C. Nonexistent
- D. Implied authority

Answer: D

Explanation:

The concept of agency authority is foundational in Virginia insurance law, derived from general agency principles and reflected in Title 38.2, Chapter 18. Express authority is explicitly granted in the agency agreement (e.g., soliciting and binding coverage), per Virginia Code § 38.2-1800 et seq. Implied authority, however, is not written but assumed to be necessary for carrying out express duties-such as scheduling client meetings or collecting initial premiums-unless restricted by the insurer. "Mandated authority" (option B) is not a recognized term in Virginia insurance regulations or study materials. Option C (express authority) is incorrect because it's explicitly stated, not unwritten. Option D (nonexistent) denies the presence of authority, which contradicts the question's premise. The Virginia Life, Annuities, and Health Insurance study guide likely highlights implied authority as a key concept for agents' day-to-day operations, making A the correct answer.

NEW QUESTION # 346

An agent who misrepresents a life insurance policy in the Commonwealth of Virginia:

- A. Has committed an illegal act
- B. May be prohibited from representing similar products for 30 days
- C. May be required to take an additional 30 hours of continuing education
- D. Has no problem if the misrepresented information is about a competitor's product

Answer: A

Explanation:

Virginia law clearly states that misrepresentation of a policy is an unlawful act and a violation of the Unfair Trade Practices Act. The violation applies regardless of whether the misrepresentation concerns the agent's own product or a competitor's.

Exact Extract (Virginia Unfair Trade Practices Law): "It is an unfair and prohibited practice for any person to make, issue, or circulate any misrepresentation of a policy or contract of insurance." Reference (Virginia Documents / Study Guide):

- Code of Virginia §38.2-502 (Misrepresentation prohibited)

NEW QUESTION # 347

Upon receipt of written notice of claim, an insurer is required to supply the claimant with:

- A. Subrogation forms
- B. Indemnity forms
- C. **Claim forms**
- D. Release forms

Answer: C

Explanation:

Under required uniform provisions, once an insurer receives notice of claim, it must provide claim forms to the insured within a specified period (usually 15 days). If forms are not provided, the claimant may submit proof of loss in any reasonable written form. Exact Extract (Virginia Uniform Policy Provisions): "Upon receipt of notice of claim, the insurer shall furnish the claimant forms for filing proof of loss." Reference (Virginia Documents / Study Guide):

- Code of Virginia §38.2-3514 (Uniform accident and sickness provisions - Notice and claim forms)

NEW QUESTION # 348

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