

Virginia-Life-Annuities-and-Health-Insurance Latest Exam Review | Study Guide Virginia-Life-Annuities-and-Health-Insurance Pdf



A Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) practice questions is a helpful, proven strategy to crack the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam successfully. It helps candidates to know their weaknesses and overall performance. ValidBrainDumps software has hundreds of Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam dumps that are useful to practice in real-time. The Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) practice questions have a close resemblance with the actual Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam.

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"> Federal Tax Considerations for Life Insurance and Annuities: This domain examines federal tax treatment of life insurance and annuities including death benefits, policy loans, modified endowment contracts, non-qualified annuities, IRAs, and Section 1035 exchanges.
Topic 2	<ul style="list-style-type: none"> Individual Health Insurance Policy General Provisions: This domain covers uniform required and optional provisions in individual health policies including contract terms, claims procedures, grace periods, renewability classifications, and the free look period.
Topic 3	<ul style="list-style-type: none"> Federal Tax Considerations for Health Insurance: This domain examines federal tax treatment of personally-owned and employer-provided health insurance, business disability insurance, and tax-advantaged accounts including HSAs, HRAs, and FSAs.
Topic 4	<ul style="list-style-type: none"> Life Insurance Policies: This domain examines various life insurance products including term, whole life, universal life, specialized policies, and group life insurance, covering their characteristics, features, and appropriate applications.
Topic 5	<ul style="list-style-type: none"> Insurance Regulation: This domain covers Virginia's regulatory framework for insurance agents and companies, including licensing, appointments, continuing education, disciplinary actions, and the State Corporation Commission's authority. It also addresses federal regulations like the Fair Credit Reporting Act and ACA market reforms.
Topic 6	<ul style="list-style-type: none"> Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.

Topic 7	<ul style="list-style-type: none"> • Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.
Topic 8	<ul style="list-style-type: none"> • Health Insurance Basics: This domain introduces health insurance fundamentals including covered perils, types of benefits, policy classifications, limited policies, common exclusions, agent responsibilities, underwriting processes, and replacement considerations.
Topic 9	<ul style="list-style-type: none"> • General Insurance: This domain introduces fundamental insurance concepts including risk management methods, types of insurers, agent authority, and the essential elements and characteristics of insurance contracts including legal doctrines governing agreements.
Topic 10	<ul style="list-style-type: none"> • Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q378-Q383):

NEW QUESTION # 378

Which one of the following statements about a decreasing term life insurance policy is true?

- A. The face amount of the policy increases during the policy period, but the premium decreases
- B. The face amount of the policy remains constant throughout the policy period, but the premium decreases
- **C. The face amount of the policy decreases throughout the policy period**
- D. The face amount of the policy remains level for five years and then decreases during the remainder of the policy period

Answer: C

Explanation:

A decreasing term policy provides a declining death benefit over the policy term, while premiums remain level. These policies are often used for mortgage protection, as the insurance amount reduces in line with the declining loan balance.

Exact Extract (Virginia Life Insurance Study Guide): "Decreasing term insurance-provides a level premium and a decreasing face amount throughout the term of coverage, often used for debt protection." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Examination Outline, Term Insurance

NEW QUESTION # 379

On an application for individual health insurance, all of the following are typically included on the agent's report EXCEPT:

- A. Applicant's general character
- B. Applicant's financial status
- C. Agent's relationship to the applicant
- **D. Applicant's signature**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* The agent's report includes the agent's observations, such as relationship to the applicant (A), financial status (B), and general character (C), to aid underwriting.

* The applicant's signature (D) is on the application itself, not the agent's separate report.

The Virginia study guide specifies that the agent's report supplements the application with the agent's insights, while the applicant signs the main application, not the report. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Application Process."

NEW QUESTION # 380

(Each licensee shall adjust, as appropriate, the information security program consistent with the following EXCEPT:)

- A. Any relevant changes in technology
- B. The sensitivity of its nonpublic information
- C. Internal or external threats to information
- **D. When a new Insurance Commissioner is appointed**

Answer: D

Explanation:

Virginia's insurance data security requirements mandate that licensees maintain and update an information security program based on risk assessment. Adjustments are required when there are changes in technology, evolving internal or external threats, or changes in the sensitivity of nonpublic personal information.

The appointment of a new Insurance Commissioner has no direct impact on a licensee's cybersecurity risk profile and does not require modification of the information security program. Therefore, option D is the correct answer.

Virginia exam materials emphasize that cybersecurity obligations are risk-based and operational, not political or administrative in nature.

NEW QUESTION # 381

(An agent who makes an incomplete comparison of policies to encourage an insured to cancel a contract of another insurer and purchase a new one is guilty of:)

- A. Defamation
- B. Rebating
- **C. Twisting**
- D. Coercion

Answer: C

Explanation:

Twisting occurs when an agent uses misleading or incomplete comparisons to persuade a policyowner to lapse, surrender, or replace an existing insurance policy with a new one. This practice is unethical and prohibited because it may result in the consumer losing valuable benefits such as cash values, favorable policy provisions, or lower premiums. Rebating involves offering something of value not stated in the policy. Coercion involves force or threats. Defamation concerns false statements damaging another's reputation. Since the agent is encouraging replacement through misleading comparisons, the act is twisting.

NEW QUESTION # 382

No existing agent's license will be revoked until:

- A. At least three violations have been incurred
- B. A jury has decided upon such action
- **C. The agent has been afforded a right to a hearing on the charges**
- D. A cease and desist order has been issued

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Virginia law requires due process, meaning an agent's license cannot be revoked until they've had a hearing (A) to contest the charges.

* Options B (three violations), C (jury), and D (cease and desist) are not prerequisites for revocation proceedings.

The Virginia study guide mandates that the Bureau of Insurance provide a hearing before revoking a license, ensuring fairness under state administrative law. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "License Regulation."

NEW QUESTION # 383

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