

Virginia-Life-Annuities-and-Health-Insurance Valid Exam Cost, Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Camp

VA Life Insurance Practice Exam (90 Xcel) full update 2023-2024

P is a producer who notices 5 questions on a life application were not answered. What actions should P take? - Set up a meeting with the applicant to answer the remaining questions

K buys a policy where the premium stays fixed for the first 5 years. The premium then increases in year 6 and stays level thereafter, all the while the death benefit remains the same. What kind of policy is this? - Modified Whole Life

Which of the following would be a valid reason for suspending or revoking an insurance agent's license? - Participating in the act of twisting

Post-tax dollar contributions are found in: - Roth IRA investments

Which of the following is a requirement to be eligible for a group life policy in Virginia? - Group must be formed for a purpose other than obtaining insurance

K applies for a life insurance policy on herself and submits the initial premium with the application. She is given a receipt by the agent stating that coverage begins immediately if the application is approved. What kind of receipt was used? - Conditional

If an agent holds 2 license types, the continuing education requirement is _____ credits by December 31 in even number years. - 24

J the agent makes false statements to a prospective client about the projected dividends for a policy. J may be found guilty of - misrepresentation

When is the face amount paid under a Joint Life and Survivor policy? - upon death of the last insured

Which provision is NOT a requirement in a group life policy? - Accidental

An agent has made false comparisons of policies to induce the sale of an insurance policy. This illegal act is called - twisting

All of these are unfair trade practice EXCEPT - Reinsurance

All of the following statements about traditional individual retirement accounts are false EXCEPT - 10% penalty is applied to withdrawals before age 59 1/2

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. ActualtestPDF 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 exam.

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

Topic	Details
Topic 1	<ul style="list-style-type: none"> Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.

Topic 2	<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.
Topic 3	<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 4	<ul style="list-style-type: none"> Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.
Topic 5	<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 6	<ul style="list-style-type: none"> Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.
Topic 7	<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 8	<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 9	<ul style="list-style-type: none"> Life Insurance Policy Provisions, Options and Riders: This domain addresses standard contract provisions, beneficiary designations, settlement options, nonforfeiture provisions, policy loans, dividend options, and riders including disability benefits and accelerated death benefits.
Topic 10	<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 11	<ul style="list-style-type: none"> Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q408-Q413):

NEW QUESTION # 408

Under the notice of claim provision, notice given to a health insurance company's agent is:

- A. An incomplete preliminary notice of claim
- B. Contrary to the uniform mandatory provisions
- C. Not valid notice to the company
- **D. Notice to the insurer**

Answer: D

Explanation:

The notice of claim provision states that notice may be given to the insurer or its authorized agent. Legally, providing notice to an authorized agent constitutes notice to the insurer itself.

Exact Extract (Virginia Uniform Policy Provisions): "Notice of claim may be given to the insurer or to any authorized agent of the insurer." Reference (Virginia Documents / Study Guide):

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

NEW QUESTION # 409

If an employee in poor health is part of a large group that is acceptable for group life insurance, that employee is:

- **A. Eligible for the same type of coverage as other employees**
- B. Eligible for coverage more limited than that of other employees
- C. Ineligible for coverage under the plan
- D. Eligible for coverage, but on a rated basis

Answer: A

Explanation:

Group life insurance in Virginia, governed by Virginia Code § 38.2-3318 et seq., operates on a "group underwriting" basis, meaning coverage is issued to the group as a whole without individual health assessments. For large groups (typically over 10 employees, though Virginia defines "large" contextually), insurers accept the entire eligible group without requiring evidence of insurability, provided the group meets participation and eligibility standards (e.g., active employees). Option C reflects this: an employee in poor health, as part of an acceptable group, receives the same coverage as others, as health status doesn't affect eligibility or terms. Option A (ineligible) is false; group plans don't exclude based on individual health. Option B (rated basis) applies to individual policies where substandard risks increase premiums, not group plans where risk is pooled. Option D (limited coverage) contradicts the uniformity of group coverage terms. The study guide likely highlights this non-discriminatory feature of group life, ensuring equal benefits for all eligible members, making C the correct answer per Virginia's legal and practical framework.

NEW QUESTION # 410

Which of the following terms may NOT be used in the advertisement of Accident and Sickness Insurance?

- A. Pre-existing conditions
- **B. Unlimited Benefits**
- C. Reductions
- D. Exclusions

Answer: B

Explanation:

Virginia Code § 38.2-503 prohibits unfair or deceptive advertising in insurance, including Accident and Sickness policies. Terms like "reductions" (option A), "exclusions" (option B), and "pre-existing conditions" (option C) are factual policy features that must be disclosed clearly under Virginia Administrative Code

14VAC5-41-10 et seq., ensuring transparency. However, "unlimited benefits" (option D) is misleading if untrue, as all policies have limits (e.g., maximum benefits or coverage caps). Advertising "unlimited benefits" without substantiation violates Virginia's rules against exaggerated or false claims, risking consumer deception. The study guide likely warns against such terms, citing examples where insurers faced penalties for overstating coverage, making D the prohibited choice.

NEW QUESTION # 411

Including a guaranteed insurability rider on a life insurance policy means that:

- A. Any extra premium charged for a health impairment will be discontinued if standard insurability is proved later.

- B. The original policy was sold on a non-medical basis.
- C. The company will require evidence of insurability for any future purchase of life insurance.
- D. The policyowner may purchase additional life insurance periodically without proving insurability.

Answer: D

Explanation:

Virginia Code § 38.2-3209 allows a guaranteed insurability rider, enabling the policyowner to buy additional coverage at specified intervals (e.g., every 3 years or life events like marriage) without proving insurability.

Option D matches this definition. Option A is unrelated; non-medical underwriting isn't implied. Option B contradicts the rider's purpose, which waives insurability proof. Option C is false; premium adjustments aren't part of this rider. The study guide describes this rider as a planning tool for future needs, confirming D.

NEW QUESTION # 412

Twisting is an unfair trade practice defined as:

- A. Making false statements on an application for insurance
- B. Encouraging an applicant to purchase insurance by offering a discount
- C. Encouraging a policyholder to replace a surrendered policy
- D. Persuading an insured, to the insured's detriment, to switch policies

Answer: D

Explanation:

Twisting is an unfair trade practice that involves persuading an insured, to the insured's detriment, to switch policies. This practice usually occurs when an agent convinces the insured to cancel or replace their existing policy with a new one, often through misleading comparisons or false representations. This is illegal because it may harm the policyholder by canceling coverage that would be beneficial to them.

NEW QUESTION # 413

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