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

Topic	Details
Topic 1	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>• Qualified Plans: This domain addresses employer-sponsored retirement plans including qualification requirements, tax advantages, and various plan types such as SEPs, 401(k)s, and 403(b) plans.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 5	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 6	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

Topic 7	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 9	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 10	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 11	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q411-Q416):

#### NEW QUESTION # 411

The designation of a beneficiary by class in a life insurance policy means that:

- A. A primary beneficiary cannot be designated in the policy
- B. The beneficiaries are unrelated to the insured
- C. The policy must be a form of business life insurance
- **D. Individual beneficiaries are not specified by name**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

Designating a beneficiary "by class" means identifying a group (e.g., "my children") rather than naming specific individuals (C).

Option A (business life insurance) is unrelated to class designation.

Option B (no primary beneficiary) is incorrect; a class can still be primary.

Option D (unrelated beneficiaries) is not a requirement of class designation.

The Virginia study guide notes that a class designation identifies beneficiaries by a category (e.g., "spouse" or "heirs") rather than specific names, offering flexibility. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

### NEW QUESTION # 412

(During the contestable period, an insurer may rescind a life insurance policy for all of the following reasons EXCEPT:)

- A. Material misrepresentation in the application
- B. Fraud in the purchase of the policy
- C. Misstatement of age in the application
- D. Material concealment in the purchase of the policy

**Answer: C**

Explanation:

During the contestable period (typically the first two years of a life insurance policy), insurers may rescind a policy for material misrepresentation, fraud, or material concealment. These actions affect underwriting decisions and risk evaluation and are grounds for rescission under Virginia law.

However, misstatement of age is treated differently. Virginia-required policy provisions mandate that if the insured's age is misstated, the insurer does not rescind the policy. Instead, benefits are adjusted to reflect what the premium would have purchased at the correct age. This makes option A the correct exception.

This distinction protects consumers from harsh outcomes for honest mistakes while still preserving insurer rights against intentional deception. Misstatement-of-age clauses are standard in life insurance policies and are specifically excluded from contestability rescission rules.

### NEW QUESTION # 413

The insurance with other insurers provision in an individual health insurance policy allows an insurer to pay benefits to the insureds on a pro-rata basis when the:

- A. Insured has submitted claims in excess of \$2,000 during the policy year
- B. Policy has entered into the grace period for premium payment
- C. Policy is within 31 days of the renewal date
- D. Insurer was not notified prior to the claim that the insured has other health coverage

**Answer: D**

Explanation:

The "insurance with other insurers" provision, addressed in Virginia Code § 38.2-3514, is a coordination of benefits (COB) mechanism in individual health insurance policies designed to prevent over-insurance and duplicate payments when an insured has multiple policies covering the same loss. This provision allows the insurer to prorate benefits-paying a share based on the total coverage-when certain conditions are met. Option C states that the insurer wasn't notified prior to the claim of other coverage, which triggers proration. This aligns with standard COB rules: if the insurer isn't informed of other policies, it may assume primary liability initially but adjust to a pro-rata share upon discovery, ensuring equitable payment across insurers. Option A (within 31 days of renewal) is irrelevant; renewal proximity doesn't affect benefit coordination. Option B (grace period) relates to premium payment timing, not other insurance, and doesn't trigger proration. Option D (\$2,000 claim threshold) is arbitrary and not a standard condition in Virginia law or study materials for this provision. The study guide likely emphasizes notification as key to COB, as Virginia follows NAIC model regulations requiring disclosure of other coverage (e.g., via application or claim forms). Without prior notice, the insurer applies proration retroactively, making C the correct choice.

### NEW QUESTION # 414

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

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

**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 # 415

The preventive medical care benefit sometimes provided in a Medicare supplement policy covers:

- A. Annual physical exams
- B. Home health care
- C. Hospitalization
- D. Skilled nursing care

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Medicare supplement (Medigap) policies may include preventive care benefits like annual physical exams (D), which original Medicare doesn't fully cover.

\* Home health (A), skilled nursing (B), and hospitalization (C) are covered by Medicare Parts A and B, not typically supplemental preventive benefits.

The Virginia study guide notes that some Medigap plans offer additional preventive services, such as annual exams, beyond Medicare's scope. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance."


### NEW QUESTION # 416

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