

[Fully Updated] Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Dumps With Latest Virginia-Life-Annuities-and-Health-Insurance Exam Questions (2026)



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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"> 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 2	<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 3	<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 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"> • 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 6	<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 7	<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 8	<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 9	<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 10	<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.
Topic 11	<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 12	<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 13	<ul style="list-style-type: none"> • 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.
Topic 14	<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.

>> **Positive Virginia-Life-Annuities-and-Health-Insurance Feedback** <<

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q188-Q193):

NEW QUESTION # 188

In general practice, which one of the following is true of the powers of the Bureau of Insurance with respect to access to an agent's business records?

- A. Authorization must come from the National Association of Insurance Commissioners (NAIC)
- B. The Bureau of Insurance has no right to access an agent's business records because of privacy considerations
- **C. Records must be produced upon the request of the Bureau of Insurance**
- D. Records can only be accessed by an order of a state court

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* The Virginia Bureau of Insurance has authority to request and review an agent's business records (C) to ensure compliance with state laws, without requiring a court order (A) or NAIC approval (B).

* Option D (no access) is false; regulatory oversight overrides privacy in this context.

The Virginia study guide confirms that the Bureau of Insurance can demand records as part of its regulatory powers under Virginia insurance law, ensuring market conduct compliance. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Regulation."

NEW QUESTION # 189

(The value that each party gives to the other in a contract is called:)

- A. Valuation
- B. Contribution
- **C. Consideration**
- D. Subrogation

Answer: C

Explanation:

Consideration is a required element of a valid contract and refers to the value exchanged between parties. In an insurance contract, the applicant's consideration is the premium and the statements made in the application, while the insurer's consideration is the promise to pay benefits as outlined in the policy. Without consideration from both parties, a contract cannot be legally binding. Contribution and subrogation are insurance principles related to claims, not contract formation. Valuation is a general term and not a legal contract requirement. Therefore, consideration correctly describes the mutual exchange of value.

NEW QUESTION # 190

What does the annuitant usually receive during the distribution phase of an annuity?

- **A. Benefit payments at regular intervals**
- B. Cash withdrawals upon request
- C. A lump sum
- D. Nothing

Answer: A

Explanation:

During the annuitization or distribution phase, the annuitant receives regular income payments-monthly, quarterly, or annually-depending on contract terms. These payments may last for life or a specified period.

Exact Extract (Virginia Annuities Study Guide): "Distribution phase-annuitant receives systematic periodic payments of principal and interest." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Insurance Examination Outline, Annuity Phases

NEW QUESTION # 191

If a premium on a life insurance policy is paid under an automatic premium loan provision:

- A. The extended term option goes into effect

- B. The loan must be repaid in thirty days
- **C. Interest accrues on the loan**
- D. The policy has no grace period

Answer: C

Explanation:

Automatic premium loans use policy cash value to keep coverage in force, and interest is charged on the borrowed amount. Exact extract: "The automatic premium loan uses policy values to pay overdue premiums; interest is charged on the loan balance."

NEW QUESTION # 192

(An insurer or an agent must respond to an insured who requests access to the personal information gathered on the insured within:)

- A. 90 business days
- B. 60 business days
- C. 30 business days
- **D. 45 business days**

Answer: D

Explanation:

Virginia insurance regulations require insurers and agents to protect consumer privacy while also allowing insureds access to their personal information. When an insured submits a written request to review personal information collected by the insurer or agent, the request must be addressed within 45 business days. This timeframe ensures consumers have reasonable access to their records while allowing insurers sufficient time to retrieve and verify the information. The regulation balances consumer rights with administrative practicality. Shorter or longer timeframes are not consistent with Virginia insurance privacy requirements, making 45 business days the correct response.

NEW QUESTION # 193

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