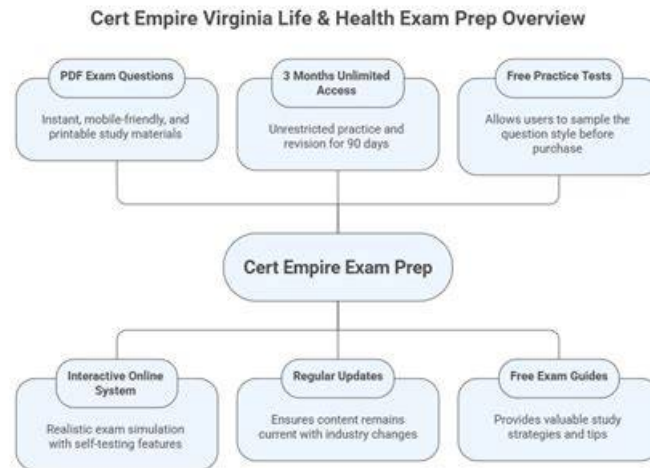


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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Section	Objectives
Topic 1: Accident and Health Insurance	- Health insurance principles 1. Disability and medical expense coverage 2. Individual and group health plans
Topic 2: Life Insurance	- Life insurance fundamentals 1. Policy types and features 2. Beneficiaries and policy ownership
Topic 3: Annuities	- Annuity concepts 1. Accumulation and payout options 2. Fixed and variable annuities
Topic 4: Insurance Regulatory Environment	- State insurance regulation and oversight 1. Producer licensing requirements 2. Virginia insurance laws and regulations

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q295-Q300):

NEW QUESTION # 295

A licensed agent must report a felony conviction to the Commission within how many calendar days?

- A. 60 days
- B. 20 days
- C. 10 days
- **D. 30 days**

Answer: D

Explanation:

Virginia Code § 38.2-1826(C) requires licensees, including insurance agents, to report any felony conviction to the State Corporation Commission's Bureau of Insurance within 30 calendar days of the final disposition (option C). "Final disposition" means the court's conclusive ruling-e.g., sentencing after a guilty plea. This rule ensures the Bureau can assess the agent's fitness to retain their license, protecting the public from untrustworthy practitioners. Option A (10 days) is too short and not specified in Virginia law for this purpose.

Option B (20 days) lacks statutory support and falls between standard reporting periods. Option D (60 days) exceeds the mandated timeline, delaying oversight. The study guide likely highlights this 30-day deadline in a licensing compliance section, with examples-e.g., an agent convicted of fraud on June 1 must report by July

1-aligning with Virginia's adoption of NAIC standards for licensee integrity (Virginia Code § 38.2-1800 et seq.), making C the precise requirement.

NEW QUESTION # 296

If an insurer pays an individual health insurance claim during a policy's grace period:

- A. A 10% service fee is charged
- **B. The amount of unpaid premium may be subtracted from the reimbursement**
- C. The policy is canceled automatically at the end of the grace period
- D. The deductible is waived

Answer: B

Explanation:

Virginia Code § 38.2-3508 provides a 31-day grace period for individual health insurance premium payments, during which coverage remains active and claims are paid. If a claim arises, the insurer may deduct any unpaid premium from the reimbursement (option D), ensuring it recovers owed funds while honoring the claim. Option A (deductible waived) is false; deductibles apply regardless of payment status. Option B (10% fee) is unsupported by Virginia law. Option C (automatic cancellation) is incorrect; cancellation requires notice post-grace period if unpaid (Virginia Code § 38.2-3510). The study guide likely explains this with examples-e.g., a \$500 claim with a \$100 unpaid premium nets \$400-reflecting standard practice, making D the correct outcome.

NEW QUESTION # 297

What is the effect on a life insurance policy if the insured fails to repay the full value of loans taken against the policy?

- A. The death benefit is reduced.
- B. The policy lapses immediately.
- C. Dividends are suspended.
- D. The premium is increased.

Answer: A

Explanation:

Virginia Code § 38.2-3205 governs policy loans in life insurance. When an insured borrows against the policy's cash value and fails to repay the loan (principal plus interest), the outstanding amount is deducted from the death benefit upon the insured's death. Option C correctly states this reduction. Option A is false; premiums are fixed unless the policy is adjustable, and loans don't alter them. Option B is incorrect; dividends depend on insurer performance and policy terms, not loan repayment, though they might be applied to reduce the loan if elected. Option D is wrong; immediate lapse occurs only if the loan exceeds the cash value and premiums aren't paid, not simply from non-repayment. The study guide likely stresses that the death benefit is the primary adjustment mechanism, ensuring the insurer recovers the loan while honoring the policy, making C the accurate choice.

NEW QUESTION # 298

An individual covered under a disability income policy is injured while engaged in an occupation that is more hazardous than the occupation stated in the policy. What is the effect of the policy's change of occupation provision?

- A. The premium rate is increased.
- B. The policy limits are increased.
- C. The policy is cancelled.
- D. The benefit level is reduced.

Answer: D

Explanation:

If an individual covered under a disability income policy is injured while engaged in an occupation that is more hazardous than the one stated in the policy, the policy's change of occupation provision typically results in the benefit level being reduced. This provision allows the insurer to adjust the benefits based on the new, more hazardous occupation, reflecting the increased risk.

NEW QUESTION # 299

When first joining an HMO, a member usually will be asked to select a:

- A. Rider
- B. Primary care physician
- C. Medical director
- D. Copayment amount

Answer: B

Explanation:

In an HMO, members designate a primary care physician (PCP) who coordinates care and issues referrals to specialists. This gatekeeper function is a hallmark of HMO plans.

Exact Extract (Virginia HMO Study Guide): "HMO members select a primary care physician responsible for providing and coordinating all medical care." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, HMO Characteristics

NEW QUESTION # 300

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