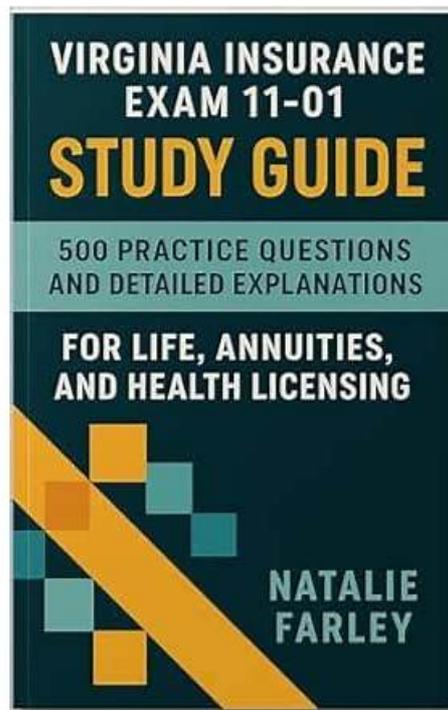


# Web-based Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Practice Test Software: Enhanced Preparation



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

<b>Topic</b>	<b>Details</b>
Topic 1	<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 2	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 3	<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 4	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 5	<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>
Topic 6	<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 7	<ul style="list-style-type: none"> <li>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.</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>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 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>

- Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q101-Q106):

### NEW QUESTION # 101

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. Dividends are suspended
- **B. The death benefit is reduced**
- C. The premium is increased
- D. The policy becomes void

**Answer: B**

Explanation:

Outstanding policy loans reduce the policy's death benefit and cash value by the unpaid balance plus accrued interest. Exact extract: "Any outstanding loan amount at the insured's death shall be deducted from the death benefit." Policies remain in force as long as cash value is sufficient to cover charges.

Reference:

### NEW QUESTION # 102

All of the following have a restricted ability to enter into a contract EXCEPT:

- A. Minors under a certain age
- B. Individuals who are mentally ill
- **C. Individuals who are retired**
- D. Individuals who are intoxicated

**Answer: C**

Explanation:

Virginia contract law, reflected in Virginia Code § 38.2-102, requires capacity to form an insurance contract. Option A (intoxicated individuals) lacks capacity if impaired, voiding consent. Option B (mentally ill individuals) may lack comprehension, restricting ability unless adjudicated competent. Option C (minors, typically under 18 per § 38.2-3405) can't contract without guardian consent, except for necessities. Option D (retired individuals) has no legal restriction; retirement is a status, not a capacity limiter-e.g., a 65-year-old retiree can buy insurance freely. The study guide likely covers capacity in a legal basics section, with examples like a drunk person's void policy versus a retiree's valid one, making D the exception.

### NEW QUESTION # 103

Which is true about an adjustable life insurance policy?

- **A. The policy while in force can alternate between forms of term life insurance and whole life insurance**
- B. The only nonforfeiture option available is cash
- C. No settlement options are available
- D. It is a form of retirement income annuity

**Answer: A**

Explanation:

Adjustable life insurance (Virginia Code § 38.2-3113.1) allows flexibility in face amount and premiums, effectively shifting between term (lower cost, no cash value) and whole life (higher cost, cash value) features while in force (option A). Option B is false; nonforfeiture options include cash, reduced paid-up, or extended term. Option C is false; settlement options (e.g., lump sum) apply as with other policies. Option D is wrong; it's life insurance, not an annuity. The study guide likely explains this adaptability-e.g., increasing premiums to build cash value (whole life)-making A the true statement.

### NEW QUESTION # 104

(Under a twenty-payment whole life insurance policy, the insured stops paying premiums:)

- A. At the earlier of date of death or 20 years after policy inception
- B. When the cash value exceeds the premium
- C. When the policy matures at its face amount
- D. At the later of date of death or 20 years after policy inception

**Answer: A**

Explanation:

A twenty-payment whole life insurance policy is a limited-pay whole life policy that requires premiums to be paid for only 20 years. If the insured survives the 20-year payment period, the policy becomes fully paid-up and remains in force for the insured's lifetime without any further premium payments. If the insured dies before the 20-year payment period ends, premium payments stop at death, and the death benefit is paid to the beneficiary. Therefore, premium payments cease at the earlier of the insured's death or the end of the 20-year payment period. The policy does not require premium payments until maturity or until cash value exceeds premiums. The correct definition focuses on the limited premium payment structure of the policy.

### NEW QUESTION # 105

(In Virginia, insurance companies must charge the same rate for life insurance for individuals:)

- A. With the same occupation
- B. Of the same age
- C. Of the same class and equal life expectancy
- D. With the same income

**Answer: C**

Explanation:

Virginia life insurance law follows the principle of rate equity within underwriting classes. Insurers are permitted to classify applicants based on factors such as age, health, lifestyle, and risk characteristics, but once individuals are placed in the same underwriting class with equal life expectancy, they must be charged the same premium rate. This ensures fairness and prevents unfair discrimination. Age alone is not sufficient because two individuals of the same age may have very different health profiles and mortality risks. Occupation and income may influence underwriting but do not independently mandate identical rates. Virginia regulations emphasize actuarial justification and prohibit unfair discrimination while allowing reasonable risk classification. Therefore, option C correctly reflects the legal standard.

### NEW QUESTION # 106

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