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## **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q129-Q134):**

### **NEW QUESTION # 129**

Responsibilities of the life insurance agent in the process of underwriting include all of the following EXCEPT:

- A. Determining the final rate classification
- B. Gathering complete information for the application
- C. Seeking any additional information requested by the insurer
- D. Notifying the insurer of any material information not in the application

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Agents assist underwriting by collecting application data (A), obtaining additional info (C), and reporting material facts (D), but determining the final rate classification (B) is the insurer's underwriter's role, not the agent's.

\* Rate classification involves risk assessment, which is beyond an agent's authority.

The Virginia study guide specifies that agents facilitate underwriting by providing accurate information, while the insurer's underwriters set rates based on that data. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Underwriting Process."

### **NEW QUESTION # 130**

An insurer operating in the U.S. but headquartered outside the U.S. is:

- A. An alien insurer
- B. A foreign insurer
- C. A reciprocal insurance exchange
- D. A captive insurer

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* An alien insurer (B) is headquartered outside the U.S. but licensed to operate within it, distinguishing it from a foreign insurer (A), which is domiciled in another U.S. state.

\* A captive insurer (C) insures its parent company, and a reciprocal exchange (D) is a mutual insurance structure, neither based on location.

The Virginia study guide defines an alien insurer as one incorporated outside the U.S., operating under state licensing, per standard insurance terminology. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Types."

### **NEW QUESTION # 131**

When a health insurer requires a covered individual to undergo a physical examination, who pays the cost of the examination?

- A. The insurer
- B. The patient or parent of the patient
- C. The principal insured individual
- D. The premium payor

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* If a health insurer requires a physical exam (e.g., for underwriting or claims), the insurer pays the cost (D), as it's their condition for coverage or payment.

\* The premium payor (A), insured (B), or patient (C) aren't responsible for insurer-mandated exams.

The Virginia study guide specifies that insurer-required exams, such as for contesting claims, are at the insurer's expense, per the physical examination provision. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Policy Provisions."

### NEW QUESTION # 132

All of the following statements about universal life insurance are true EXCEPT:

- A. The policy stipulates the amount that will be used for company expenses
- B. Policy loans affect the amount of interest credited to the policy cash value
- C. A mortality charge is subtracted from the cash value accumulations each month
- D. Death benefits are taxed as ordinary income

**Answer: D**

Explanation:

Universal life (Virginia Code § 38.2-3113.1) features: Option A is true; a mortality charge funds the death benefit, deducted monthly from cash value. Option B is true; expense charges are disclosed (e.g., admin fees).

Option D is true; loans reduce the cash value earning interest. Option C is false; death benefits are generally tax-free under IRC § 101(a)(1), not ordinary income, unless an exception (e.g., transfer for value) applies, which isn't standard. The study guide likely contrasts universal life mechanics—e.g., \$50 monthly mortality charge—with tax-free benefits, making C the exception.

### NEW QUESTION # 133

Which is true about a term life insurance policy?

- A. It may only be written for periods of five years or less
- B. It provides temporary protection
- C. It usually can be renewed at the same premium
- D. It usually provides a cash value

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Term life insurance (B) provides coverage for a specified period (temporary protection) and does not accumulate cash value.

\* Option A (cash value) applies to permanent life insurance, not term

\* Option C (five years or less) is false; term policies can span 10, 20, or 30 years.

\* Option D (same premium) is incorrect; renewable term policies increase premiums at renewal based on age.

The Virginia study guide describes term life insurance as temporary coverage with no cash value, contrasting it with permanent policies. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

### NEW QUESTION # 134

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