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1. Which of the following best describes the role of an insurance adjuster?  
A. Selling insurance policies to clients  
B. Investigating claims and determining coverage  
C. Setting premium rates for policies  
D. Auditing company finances

**B. Investigating claims and determining coverage**

*Rationale: Insurance adjusters investigate claims, assess damages, and determine if the insurance policy covers the loss.*

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## **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q115-Q120):**

### **NEW QUESTION # 115**

When the business of insurance is no longer conducted under an assumed name, an agent must notify:

- A. The Chamber of Commerce
- B. The National Association of Insurance Commissioners
- C. The Surety Organization of Virginia
- D. **The Bureau of Insurance**

### **Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Agents must notify the Virginia Bureau of Insurance (A) of changes like discontinuing an assumed name, as it regulates licensing and business conduct.

\* The NAIC (B), Chamber (C), and Surety Organization (D) have no direct authority over this requirement.

The Virginia study guide mandates that agents report significant business changes, including assumed name cessation, to the Bureau of Insurance per state law. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Agent Responsibilities."

### **NEW QUESTION # 116**

On an application for individual health insurance, all of the following are typically included on the agent's report EXCEPT:

- A. Applicant's general character
- B. Applicant's financial status
- C. Agent's relationship to the applicant
- D. **Applicant's signature**

### **Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* The agent's report includes the agent's observations, such as relationship to the applicant (A), financial status (B), and general character (C), to aid underwriting.

\* The applicant's signature (D) is on the application itself, not the agent's separate report.

The Virginia study guide specifies that the agent's report supplements the application with the agent's insights, while the applicant signs the main application, not the report. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Application Process."

### **NEW QUESTION # 117**

A contractual arrangement that transfers exposure from one insurer to another insurer is a:

- A. Coinsurance contract
- B. Reciprocal contract
- C. **Reinsurance contract**
- D. Captive contract

### **Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Reinsurance (C) is a process where one insurer (the ceding company) transfers part or all of its risk to another insurer (the reinsurer) to reduce exposure.

\* A reciprocal contract (A) involves mutual insurance exchanges, not risk transfer between insurers.

\* Coinsurance (B) refers to shared risk between the insurer and policyholder, not between insurers.

\* A captive contract (D) involves a company insuring itself through a subsidiary, not transferring risk to another insurer.

The Virginia study guide defines reinsurance as a contractual arrangement allowing insurers to mitigate risk by transferring it to another insurer, a common practice in the industry. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Operations."

### NEW QUESTION # 118

A group health insurance contract is between the:

- A. Employee and insurance company
- B. Employer and insurance company
- C. Employer, employees, and insurance company
- D. Employer and employees

#### Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A group health insurance contract is a legal agreement between the employer (policyholder) and the insurance company (C), with employees as covered participants, not direct parties to the contract.

\* Option A (employer and employees) is the employment relationship, not the insurance contract. Option B (employee and insurer) applies to individual policies. Option D (all three) overcomplicates the contractual relationship.

The Virginia study guide states that group insurance contracts are issued to the employer or group sponsor, who contracts with the insurer, while employees receive certificates of coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Group Insurance."

### NEW QUESTION # 119

After an insured's death, the insurer learned that the age on the application for a whole life insurance policy was understated by five years. The rate per \$1,000 for the applicant's actual age was \$18, and the rate for the understated age was \$15. How much will the insurer pay?

- A. 15/18 of the policy face amount
- B. 95% of the policy face amount
- C. The policy face amount
- D. Nothing at all

#### Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

\* When age is misstated, the insurer adjusts the death benefit based on the premium paid versus what should have been paid.

\* Premium paid: \$15 per \$1,000 (understated age). Correct premium: \$18 per \$1,000 (actual age).

\* Ratio:  $\$15/\$18 = 5/6$  of the intended coverage. Thus, the benefit is 15/18 of the face amount (A).

\* Option B (95%) is arbitrary. Option C (full amount) ignores the misstatement. Option D (nothing) applies only in fraud cases beyond the incontestability period, not specified here.

The Virginia study guide states that under the misstatement of age provision, the benefit is adjusted proportionally to the premium paid versus the correct premium, not denied entirely. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

### NEW QUESTION # 120

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