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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q14-Q19):

### NEW QUESTION # 14

Including a guaranteed insurability rider on a life insurance policy means that:

- A. The policyowner may purchase additional life insurance periodically without proving insurability.
- B. The company will require evidence of insurability for any future purchase of life insurance.
- C. Any extra premium charged for a health impairment will be discontinued if standard insurability is proved later.
- D. The original policy was sold on a non-medical basis.

**Answer: A**

Explanation:

Virginia Code § 38.2-3209 allows a guaranteed insurability rider, enabling the policyowner to buy additional coverage at specified intervals (e.g., every 3 years or life events like marriage) without proving insurability.

Option D matches this definition. Option A is unrelated; non-medical underwriting isn't implied. Option B contradicts the rider's purpose, which waives insurability proof. Option C is false; premium adjustments aren't part of this rider. The study guide describes this rider as a planning tool for future needs, confirming D.

### NEW QUESTION # 15

Which is true about an adjustable life insurance policy?

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

**Answer: C**

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 # 16

Giving policyholders some part of the agent's commission as an inducement to purchase insurance is an unfair trade practice known as:

- A. Retention
- B. Replacement
- C. Rebating
- D. Twisting

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Rebating (B) is the illegal practice of offering a portion of an agent's commission or other financial incentives to induce a sale, prohibited in most states, including Virginia, to ensure fair competition.

\* Twisting (A) involves misrepresenting policies to replace existing coverage. Replacement (C) is switching policies, not necessarily with a rebate. Retention (D) is not a recognized term here.

The Virginia study guide defines rebating as an unfair trade practice under Virginia insurance law, aimed at preventing agents from undercutting prices with commission kickbacks. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Unfair Trade Practices."

### NEW QUESTION # 17

Under the notice of claim provision, notice given to a health insurance company's agent is:

- A. Not valid notice to the company
- B. An incomplete preliminary notice of claim
- **C. Notice to the company**
- D. Contrary to the uniform mandatory provisions

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* The notice of claim provision typically deems notice to an agent as notice to the company (B), as agents act on the insurer's behalf.

\* Options A (incomplete), C (not valid), and D (contrary) contradict standard practice unless the policy specifies otherwise.

The Virginia study guide, per NAIC model laws, confirms that notice to an agent satisfies the notice of claim requirement, equating it to notice to the insurer. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Claims Provisions."

### NEW QUESTION # 18

Which is an example of an endodontic service?

- **A. Root canals**
- B. Fillings
- C. Crowns
- D. Dentures

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Endodontic services involve treatment of the tooth's interior (pulp and roots), with root canals (C) being a primary example.

\* Crowns (A) and fillings (D) are restorative, not endodontic. Dentures (B) are prosthetic, unrelated to endodontics.

The Virginia study guide classifies root canals as an endodontic procedure, distinct from restorative or prosthetic dental services, per standard dental insurance definitions. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Dental Insurance."

### NEW QUESTION # 19

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