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Types of Life Annuities	
TYPE	DESCRIPTION
Fixed Annuity	<ul style="list-style-type: none">Guaranteed Income Stream With Constant PaymentsProvides Stable Returns and Security
Variable Annuity	<ul style="list-style-type: none">Income Payments Fluctuate Based on Investment PerformanceAllows Annuitant to Invest in Various Investment Options, Such as Stocks, Bonds, and Mutual Funds
Indexed Annuity	<ul style="list-style-type: none">Performance Linked to a Specific Market IndexOffers Potential Returns With Some Downside Protection; May Include a Guaranteed Minimum Return to Protect Against Losses



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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q35-Q40):

NEW QUESTION # 35

If a patient with a preferred provider organization (PPO) chooses to use a non-PPO provider, the patient usually can expect:

- A. To pay the full cost of care
- B. A one-year waiting period before re-enrolling in the PPO
- C. 100% reimbursement for the service provided
- **D. To have higher out-of-pocket expenses**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

In a PPO, using a non-PPO provider (out-of-network) leads to higher out-of-pocket expenses (A) due to lower reimbursement rates and potential excess charges.

Option B (full cost) is inaccurate; some coverage applies. Option C (100% reimbursement) is false. Option D (waiting period) is unrelated.

The Virginia study guide reiterates that PPOs cover out-of-network care but at a reduced level, increasing the insured's costs compared to in-network use. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

NEW QUESTION # 36

Claims settlement practices of insurers are regulated by:

- A. The National Association of Insurance Commissioners
- B. The Internal Revenue Service
- **C. State insurance departments**
- D. Claims adjusters

Answer: C

Explanation:

Virginia Code § 38.2-510 regulates unfair claim settlement practices, enforced by the State Corporation Commission's Bureau of Insurance—a state insurance department (option D). This includes timely claim processing and fair payment, with penalties for violations. Option A (IRS) oversees tax compliance, not insurance claims. Option B (NAIC) develops model laws and guidelines (e.g., Unfair Claims Settlement Practices Act), but lacks enforcement power; states adopt and regulate these standards. Option C (claims adjusters) are practitioners, not regulators. The study guide likely emphasizes Virginia's Bureau as the authority, citing examples like investigating delayed claims, aligning with state-level oversight under § 38.2-200 et seq., making D the correct regulator.

NEW QUESTION # 37

Under a single premium deferred annuity (SPDA), the annuitant generally:

- A. Can make tax-free withdrawals until the principal is recovered
- B. Will receive benefit payments beginning immediately
- C. Is designated as the beneficiary
- **D. Is permitted to make only one premium payment**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* A single premium deferred annuity (SPDA) involves one lump-sum payment (D), with benefits deferred until a later date, not immediate (A).

* Withdrawals (B) are taxable as earnings first, not tax-free. The annuitant (C) receives payments, not the beneficiary, who gets proceeds if the annuitant dies.

The Virginia study guide defines an SPDA as an annuity funded by a single premium, with accumulation deferred until payout, distinguishing it from immediate annuities. Reference: VirginiaLife, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 38

In health insurance, the insuring clause:

- **A. Contains a general definition of the coverage provided**
- B. Is part of the application
- C. Explains how the premium was determined by the insurer
- D. Provides a list of member hospitals

Answer: A

Explanation:

The insuring clause in a health insurance policy is a key provision that outlines the general terms of the coverage provided by the insurer. It typically includes a broad description of what the policy covers and the conditions under which benefits will be paid. It does not contain a list of specific hospitals, nor does it detail how premiums are determined or act as part of the application.

NEW QUESTION # 39

Under federal law, an insurance agent may be sentenced to prison for:

- **A. Embezzling money from an insurance company**
- B. Selling insurance with a nonresident license
- C. Inducing a client to sign an application for insurance
- D. Suing an insurer over contract violations

Answer: A

Explanation:

Under federal law, an insurance agent may face imprisonment for embezzling money from an insurance company. This is a serious offense that involves misappropriating or stealing funds entrusted to the agent. Other options, such as selling insurance with a nonresident license or inducing a client to sign an application, may result in administrative penalties or fines, but embezzlement can lead to criminal prosecution and prison time.

NEW QUESTION # 40

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