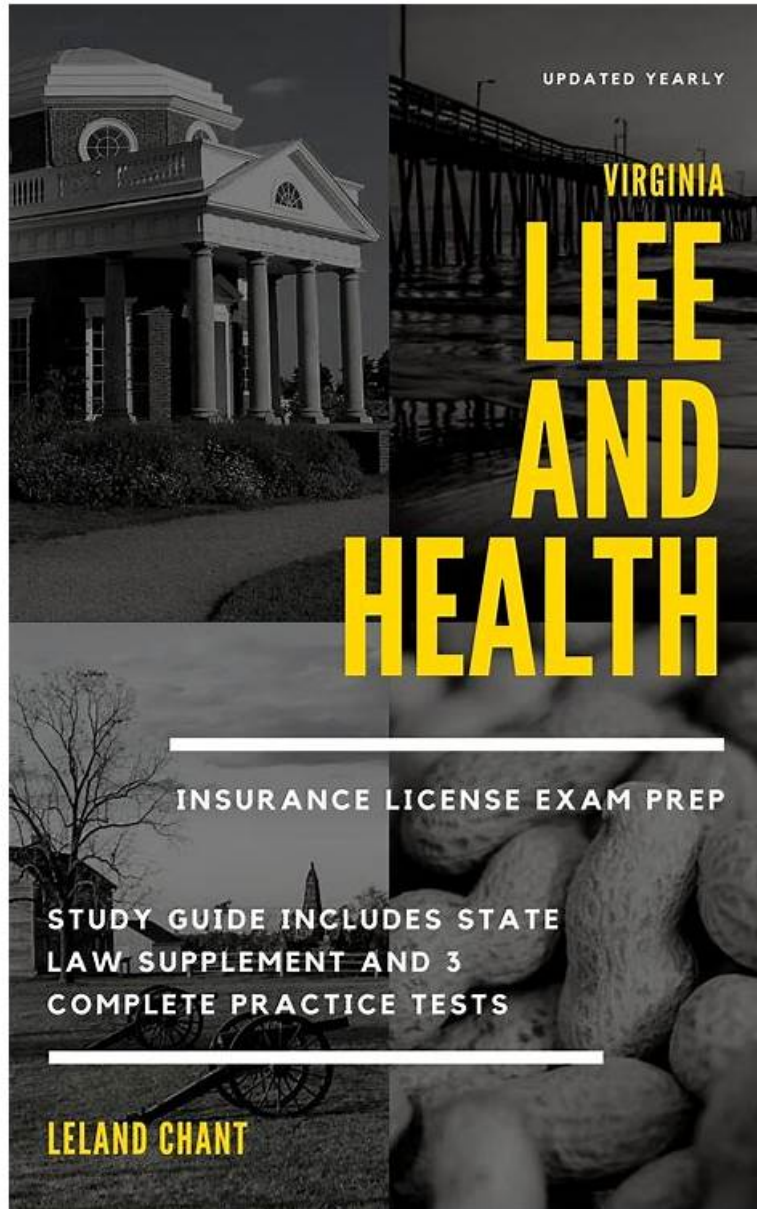


# Pass Guaranteed Quiz 2026 Virginia Insurance Perfect Virginia-Life-Annuities-and-Health-Insurance: Reliable Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Test Dumps



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As practice makes perfect, we offer three different formats of Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance exam study material to practice and prepare for the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam. Our Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice test simulates the real Virginia-Life-Annuities-and-Health-Insurance exam and helps applicants kill exam anxiety. These Virginia-Life-Annuities-and-Health-Insurance practice exams provide candidates with an accurate assessment of their readiness for the Virginia-Life-Annuities-and-Health-Insurance test.

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## **Latest Virginia-Life-Annuities-and-Health-Insurance Test Notes | Latest Braindumps Virginia-Life-Annuities-and-Health-Insurance Ppt**

Itcertking's product is prepared for people who participate in the Virginia Insurance certification Virginia-Life-Annuities-and-Health-Insurance exam. Itcertking's training materials include not only Virginia Insurance certification Virginia-Life-Annuities-and-Health-Insurance exam training materials which can consolidate your expertise, but also high degree of accuracy of practice questions and answers about Virginia Insurance Certification Virginia-Life-Annuities-and-Health-Insurance Exam. Itcertking can guarantee you pass the Virginia Insurance certification Virginia-Life-Annuities-and-Health-Insurance exam with high score the even if you are the first time to participate in this exam.

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

Topic	Details
Topic 1	<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 2	<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 3	<ul style="list-style-type: none"> <li>Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.</li> </ul>
Topic 4	<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 5	<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 6	<ul style="list-style-type: none"> <li>Federal Tax Considerations for Health Insurance: This domain examines federal tax treatment of personally-owned and employer-provided health insurance, business disability insurance, and tax-advantaged accounts including HSAs, HRAs, and FSAs.</li> </ul>
Topic 7	<ul style="list-style-type: none"> <li>Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.</li> </ul>
Topic 9	<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 10	<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 11	<ul style="list-style-type: none"> <li>Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.</li> </ul>
Topic 12	<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 13	<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 14	<ul style="list-style-type: none"> <li>Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.</li> </ul>
Topic 15	<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>

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q209-Q214):

### NEW QUESTION # 209

The insurance with other insurers provision in an individual health insurance policy allows an insurer to pay benefits to the insureds on a pro-rata basis when the:

- A. Policy has entered into the grace period for premium payment
- B. Insured has submitted claims in excess of \$2,000 during the policy year
- C. Policy is within 31 days of the renewal date
- D. Insurer was not notified prior to the claim that the insured has other health coverage

**Answer: D**

Explanation:

The "insurance with other insurers" provision, addressed in Virginia Code § 38.2-3514, is a coordination of benefits (COB) mechanism in individual health insurance policies designed to prevent over-insurance and duplicate payments when an insured has multiple policies covering the same loss. This provision allows the insurer to prorate benefits-paying a share based on the total coverage-when certain conditions are met. Option C states that the insurer wasn't notified prior to the claim of other coverage, which triggers proration. This aligns with standard COB rules: if the insurer isn't informed of other policies, it may assume primary liability initially but adjust to a pro-rata share upon discovery, ensuring equitable payment across insurers. Option A (within 31 days of renewal) is irrelevant; renewal proximity doesn't affect benefit coordination. Option B (grace period) relates to premium payment timing, not other insurance, and doesn't trigger proration. Option D (\$2,000 claim threshold) is arbitrary and not a standard condition in Virginia law or study materials for this provision. The study guide likely emphasizes notification as key to COB, as Virginia follows NAIC model regulations requiring disclosure of other coverage (e.g., via application or claim forms). Without prior notice, the insurer applies proration retroactively, making C the correct choice.

### NEW QUESTION # 210

A stock insurance company is wholly owned by its:

- A. Board of Directors
- B. Executive officers

- C. Shareholders
- D. Policyholders

**Answer: C**

Explanation:

A stock insurance company is owned by its shareholders, who invest capital into the company and receive dividends based on the company's profits. This contrasts with mutual insurance companies, which are owned by the policyholders. Shareholders typically vote on corporate matters, such as electing the board of directors.

#### NEW QUESTION # 211

When replacing individual health insurance, an agent should compare existing benefits with the proposed new policy to determine if

- A. The grace period of the existing policy will be renewed
- B. Existing benefits would be maintained under the new plan
- C. The insured must cancel the existing policy before applying for another
- D. Commissions payable under the new policy justify replacement

**Answer: B**

Explanation:

When replacing individual health insurance, the agent must ensure that the benefits of the new policy are at least comparable to those of the existing policy. The goal is to make sure that the insured's coverage remains consistent or better under the new plan, and that they do not face any gaps in coverage. The other options, such as commissions or grace periods, are secondary considerations, but the primary concern is maintaining similar or improved benefits.

#### NEW QUESTION # 212

Which type of life insurance policy is designed to pay the balance of a thirty-year home mortgage loan in the event of the insured's death?

- A. 30-year decreasing term
- B. 30-year level term
- C. 30-year endowment
- D. 30-payment whole life

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A 30-year decreasing term policy (B) reduces its death benefit over time, matching the declining balance of a 30-year mortgage, making it ideal for this purpose.

\* 30-payment whole life (A) is permanent with level benefits. 30-year level term (C) maintains a constant benefit. 30-year endowment (D) builds cash value and pays out at maturity, not tied to a mortgage.

The Virginia study guide describes decreasing term insurance as tailored for obligations like mortgages, with the benefit decreasing as the debt is paid off. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

#### NEW QUESTION # 213

A licensee must report an administrative action taken by another state or governmental agency to the Bureau of Insurance within how many calendar days after final disposition?

- A. 20 days
- B. 10 days
- C. 45 days
- D. 30 days

**Answer: D**

Explanation:

Virginia Code § 38.2-1826(C) mandates that licensees (agents, brokers, etc.) report administrative actions-such as license revocation or fines by another state or agency-to the Bureau of Insurance within 30 calendar days of the final disposition. "Final disposition" means the conclusion of the action (e.g., final order or settlement). This requirement ensures Virginia regulators can assess the licensee's fitness to hold a license and protect consumers. Option C (30 days) matches this statutory timeline precisely. Option A (10 days) is too short and not supported by Virginia law. Option B (20 days) lacks a basis in the Code or study materials. Option D (45 days) exceeds the mandated period, risking delayed oversight. The study guide likely emphasizes this 30-day rule as a critical compliance deadline, reinforced by Virginia's alignment with NAIC standards for licensee reporting, making C the definitive answer.

## NEW QUESTION # 214

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