

# Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance PDF Questions - Best Exam Preparation Strategy



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## Exam Questions for the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance - Master Your Certification Journey

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q118-Q123):

### NEW QUESTION # 118

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

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

**Answer: B**

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 # 119

If an employee in poor health is part of a large group that is acceptable for group life insurance, that employee is:

- A. Ineligible for coverage under the plan
- B. Eligible for coverage more limited than that of other employees
- C. Eligible for coverage, but on a rated basis
- **D. Eligible for the same type of coverage as other employees**

**Answer: D**

Explanation:

Group life insurance in Virginia, governed by Virginia Code § 38.2-3318 et seq., operates on a "group underwriting" basis, meaning coverage is issued to the group as a whole without individual health assessments. For large groups (typically over 10 employees, though Virginia defines "large" contextually), insurers accept the entire eligible group without requiring evidence of insurability, provided the group meets participation and eligibility standards (e.g., active employees). Option C reflects this: an employee in poor health, as part of an acceptable group, receives the same coverage as others, as health status doesn't affect eligibility or terms.

Option A (ineligible) is false; group plans don't exclude based on individual health.

Option B (rated basis) applies to individual policies where substandard risks increase premiums, not group plans where risk is pooled. Option D (limited coverage) contradicts the uniformity of group coverage terms.

The study guide likely highlights this non-discriminatory feature of group life, ensuring equal benefits for all eligible members, making C the correct answer per Virginia's legal and practical framework.

### NEW QUESTION # 120

All of the following are dividend options in life insurance policies EXCEPT:

- A. Accumulating the dividends with interest
- **B. Receiving the entire policy cash value**
- C. Using the dividends to purchase additional paid-up life insurance
- D. Applying the dividends to reduce the premium due

**Answer: B**

Explanation:

Virginia Code § 38.2-3207 allows participating life policies to offer dividend options: option A (reduce premium), option B (buy paid-up additions increasing coverage), and option C (accumulate with interest) are standard, reflecting insurer profits shared with policyowners. Option D (receiving the entire cash value) isn't a dividend option; it's a surrender or nonforfeiture action, terminating the policy, not distributing profits. The study guide likely lists these options with examples-e.g., \$100 dividend reducing a \$500 premium (A)- contrasting them with cash value withdrawal, making D the exception.

### NEW QUESTION # 121

All of the following are underwriting criteria for individual life insurance EXCEPT:

- A. Occupation
- **B. Religion**
- C. Gender
- D. Ability to pay premiums

**Answer: B**

Explanation:

Virginia Code § 38.2-3107 governs life insurance underwriting, where insurers assess risk using factors like gender (option A, affecting mortality rates), occupation (option C, e.g., hazardous jobs increase risk), and ability to pay premiums (option D, ensuring policy sustainability). Option B (religion) is not a permissible criterion; Virginia Code § 38.2-211 prohibits unfair discrimination in insurance based on religion, race, or other protected traits, reflecting federal and state anti-discrimination laws. The study guide likely explains underwriting with examples-e.g., higher premiums for a male firefighter-but flags religion as an illegal factor, with case studies of compliance, making B the exception.

### NEW QUESTION # 122

Which is true about a term life insurance policy?

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

**Answer: D**

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 # 123

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