

Virginia-Life-Annuities-and-Health-Insurance Latest Braindumps Files, Free Virginia-Life-Annuities-and-Health-Insurance Exam



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

Topic	Details
Topic 1	<ul style="list-style-type: none"> 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.
Topic 2	<ul style="list-style-type: none"> 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.
Topic 3	<ul style="list-style-type: none"> 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.
Topic 4	<ul style="list-style-type: none"> 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.

Topic 5	<ul style="list-style-type: none"> 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.
Topic 6	<ul style="list-style-type: none"> 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.
Topic 7	<ul style="list-style-type: none"> Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 8	<ul style="list-style-type: none"> 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.
Topic 9	<ul style="list-style-type: none"> Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.
Topic 10	<ul style="list-style-type: none"> 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.
Topic 11	<ul style="list-style-type: none"> 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.
Topic 12	<ul style="list-style-type: none"> 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.
Topic 13	<ul style="list-style-type: none"> 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.
Topic 14	<ul style="list-style-type: none"> 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.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q19-Q24):

NEW QUESTION # 19

(If an agent misleads a potential insured as to the terms of a policy, it may be considered:)

- A. Unfair discrimination
- B. Coercion
- C. Misrepresentation
- D. Defamation

Answer: C

Explanation:

Misrepresentation occurs when an agent makes false, misleading, or incomplete statements about the terms, benefits, or conditions of an insurance policy that could influence a consumer's decision to purchase coverage. This may involve exaggerating benefits, minimizing exclusions, or providing incorrect information. Misrepresentation is a prohibited practice under Virginia insurance law and can result in administrative penalties, license suspension, or revocation. Defamation involves false statements that harm another's reputation and is unrelated to policy sales. Unfair discrimination refers to treating similar risks differently without actuarial justification. Coercion involves pressuring someone to buy insurance through threats or intimidation. Since misleading a potential insured directly concerns incorrect policy information, it constitutes misrepresentation.

NEW QUESTION # 20

Which of the following statements is true regarding an insurance agent's license?

- A. It must be renewed annually.
- B. It authorizes the agent to transact insurance until otherwise terminated, suspended, or revoked.
- C. The license fee is paid to the insurance company.
- D. A separate license must be issued for each insurer the agent represents.

Answer: B

Explanation:

In Virginia, an insurance agent's license is governed by the State Corporation Commission's Bureau of Insurance under Title 38.2 of the Virginia Code. According to Virginia Code § 38.2-1819, once issued, the license authorizes the agent to transact insurance business on behalf of appointed insurers until it is terminated, suspended, or revoked by the Bureau. The license fee is paid to the Bureau of Insurance, not the insurance company (Virginia Code § 38.2-1818), making option A incorrect. Virginia Code § 38.2-1822 specifies that licenses are renewed biennially (every two years), not annually, rendering option C false.

Finally, Virginia Code § 38.2-1833 clarifies that an agent needs only one license but must secure an appointment for each insurer they represent, not a separate license per insurer, making option D incorrect.

Option B is the only statement consistent with Virginia law, reflecting the license's ongoing authority unless altered by regulatory action.

NEW QUESTION # 21

What are long-term care insurance "ADL's"?

- A. Aggregate dollar limits
- B. Activities of daily living
- C. Aggregate days limitation
- D. Approved doctor lists

Answer: B

Explanation:

Virginia Code § 38.2-5200 defines ADLs (Activities of Daily Living, option B) as essential tasks-e.g., bathing, dressing, eating-used to determine LTC benefit eligibility (typically inability to perform 2 of 6). Option A (aggregate dollar limits) refers to coverage caps, not ADLs. Option C (aggregate days limitation) might confuse with elimination periods, not ADLs. Option D (approved doctor lists) relates to provider networks, not functional criteria. The study guide likely details ADLs with examples-e.g., needing help with mobility-emphasizing their role in claims, making B the correct term.

NEW QUESTION # 22

The purchaser of a deferred annuity normally intends that the income benefits will begin:

- **A. On a specified date often years after issuance**
- B. Upon request of the designated beneficiary
- C. Within several weeks after the annuity is purchased
- D. Upon the death of the annuitant

Answer: A

Explanation:

The purchaser of a deferred annuity typically intends for the income benefits to begin on a specified date, often years after issuance. The purpose of a deferred annuity is to allow the policyholder to accumulate funds during the deferral period, and then begin receiving periodic payments at a later date, such as retirement. This is in contrast to immediate annuities, which start paying out shortly after the annuity is purchased.

NEW QUESTION # 23

(An example of a beneficiary designation by class is:)

- A. The estate of the insured
- B. A named shareholder of a corporation
- C. A specified parent of the insured
- **D. All children of the insured**

Answer: D

Explanation:

A beneficiary designation by class identifies beneficiaries as a group rather than by individual names. Common class designations include children, grandchildren, or surviving spouse. "All children of the insured" is a classic example because it includes all individuals who meet that description at the time of the insured's death, even if the number of children changes over time. A specified parent, a named shareholder, or the insured's estate are not class designations. The estate is a legal entity, not a class of individuals, and naming a specific person does not constitute a class designation.

NEW QUESTION # 24

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One of the best things about our Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) prep material is the convenience it offers. The Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance study material is available in three formats: web-based Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) practice exam, desktop practice test software, and Prepare for your Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) PDF. We also understand that every student is unique and learns differently, so our product is designed in three formats to adapt to their individual needs.

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