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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q12-Q17):

### NEW QUESTION # 12

Ambulatory care centers are most often used by patients who require:

- A. Physical therapy

- B. Wellness centers
- C. Overnight accommodations
- D. Outpatient surgical procedures

**Answer: D**

Explanation:

Virginia Code § 38.2-3407 et seq. covers health services, where ambulatory care centers (e.g., outpatient clinics) specialize in same-day procedures like outpatient surgical procedures (option C-e.g., cataract surgery). Option A (physical therapy) may occur there but isn't the primary use; therapy clinics differ. Option B (wellness centers) focuses on prevention, not procedures. Option D (overnight accommodations) contradicts

"ambulatory," meaning walk-in/walk-out care. The study guide likely defines this in a health facilities section, with examples like knee arthroscopy, making C the most frequent use.

### NEW QUESTION # 13

Needs analysis is a method of life insurance planning which:

- A. Requires the team effort of the agent and home office underwriter
- B. Eliminates the need for estimating future interest and inflation rates
- C. Ignores Social Security benefit payments
- D. Identifies the needs of an individual and the individual's dependents

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Needs analysis (A) assesses an individual's and dependents' financial requirements (e.g., income replacement, debts) to determine appropriate life insurance coverage.

\* It doesn't eliminate interest/inflation estimates (B), require underwriter collaboration (C), or ignore Social Security (D), which is often factored in.

The Virginia study guide describes needs analysis as a planning tool to calculate insurance needs based on personal and family financial obligations, including potential Social Security benefits. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Planning."

### NEW QUESTION # 14

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

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

**Answer: D**

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 # 15

A qualified plan participant elected a trustee-to-trustee transfer of rollover funds instead of personally receiving the funds and then rolling them over. This election permits the participant to:

- A. Significantly reduce the amount of time required for the transaction
- B. Eliminate the possibility of funds being lost in the mail
- C. Eliminate the penalty tax that normally applies to rollover funds
- **D. Avoid mandatory income tax withholding on the amount transferred**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A trustee-to-trustee transfer (A) avoids the 20% mandatory tax withholding required when funds are distributed to the participant and rolled over within 60 days.

\* Options B (lost funds) and C (time) are incidental, not primary benefits. Option D (penalty tax) is irrelevant; rollovers aren't penalized if timely.

The Virginia study guide, per IRS rules, notes that direct trustee-to-trustee transfers bypass withholding, preserving the full amount for reinvestment. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

### NEW QUESTION # 16

The unwritten authority of an agent to perform incidental acts necessary to fulfill the purpose of the agency agreement is:

- A. Nonexistent
- B. Express authority
- C. Mandated authority
- **D. Implied authority**

**Answer: D**

Explanation:

The concept of agency authority is foundational in Virginia insurance law, derived from general agency principles and reflected in Title 38.2, Chapter 18. Express authority is explicitly granted in the agency agreement (e.g., soliciting and binding coverage), per Virginia Code § 38.2-1800 et seq. Implied authority, however, is not written but assumed to be necessary for carrying out express duties-such as scheduling client meetings or collecting initial premiums-unless restricted by the insurer. "Mandated authority" (option B) is not a recognized term in Virginia insurance regulations or study materials. Option C (express authority) is incorrect because it's explicitly stated, not unwritten. Option D (nonexistent) denies the presence of authority, which contradicts the question's premise. The Virginia Life, Annuities, and Health Insurance study guide likely highlights implied authority as a key concept for agents' day-to-day operations, making A the correct answer.

### NEW QUESTION # 17

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