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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q57-Q62):

NEW QUESTION # 57

An insured with a long-term care (LTC) policy knowingly and intentionally misrepresented relevant facts relating to the insured's health. How long does an insurer have to contest the coverage?

- A. Any time up to six months
- **B. Any time up to two years**
- C. Any time during the duration of the policy
- D. The insurer is prohibited from contesting the coverage

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* The incontestability provision in LTC policies typically limits the insurer's ability to contest coverage based on misrepresentations to two years (B) from issuance, unless fraud is proven (which may extend this in some states).

* Option A (six months) is too short. Option C (entire duration) applies only to fraud in some cases, not standard misrepresentations. Option D (prohibited) is incorrect due to the contestable period.

The Virginia study guide, aligned with NAIC standards, notes a two-year contestable period for health-related policies like LTC, after which misrepresentations cannot be challenged absent fraud. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Incontestability."

NEW QUESTION # 58

An individual currently owns a long-term care policy. At the time of application for similar coverage, which item must be signed by the applicant and retained by the insurer?

- A. A cancellation notice
- B. A duplication notice
- **C. A replacement notice**
- D. A substitution notice

Answer: C

Explanation:

Virginia Code § 38.2-5207.1 and 14VAC5-200-75 regulate replacement of long-term care (LTC) insurance, requiring a replacement notice when an applicant with existing coverage applies for a new policy that may replace it. This signed notice, provided to the applicant and retained by the insurer, ensures transparency about potential duplication or lapse of the original policy, protecting consumers from unintended coverage gaps or costs. Option C (replacement notice) fits this requirement. Option A (cancellation notice) relates to terminating a policy, not applying for a new one. Option B (substitution notice) isn't a standard term; "replacement" is the legal phrase. Option D (duplication notice) might imply overlap but lacks regulatory specificity. The study guide likely includes a sample replacement form, stressing its role in LTC sales compliance, confirming C as the correct choice.

NEW QUESTION # 59

A licensed agent must report a felony conviction to the Commission within how many calendar days?

- **A. 30 days**
- B. 10 days
- C. 60 days
- D. 20 days

Answer: A

Explanation:

Virginia Code § 38.2-1826(C) requires licensees, including insurance agents, to report any felony conviction to the State Corporation Commission's Bureau of Insurance within 30 calendar days of the final disposition (option C). "Final disposition" means the court's conclusive ruling-e.g., sentencing after a guilty plea. This rule ensures the Bureau can assess the agent's fitness to retain their license, protecting the public from untrustworthy practitioners. Option A (10 days) is too short and not specified in Virginia law.

for this purpose.

Option B (20 days) lacks statutory support and falls between standard reporting periods. Option D (60 days) exceeds the mandated timeline, delaying oversight. The study guide likely highlights this 30-day deadline in a licensing compliance section, with examples- e.g., an agent convicted of fraud on June 1 must report by July

1-aligning with Virginia's adoption of NAIC standards for licensee integrity (Virginia Code § 38.2-1800 et seq.), making C the precise requirement.

NEW QUESTION # 60

All of the following are advantages of whole life insurance EXCEPT:

- A. There is a cash value if the policy is terminated after a sufficient period of time
- B. The initial cost of coverage is lower than for an equivalent amount of term insurance
- C. Long-term protection is provided
- D. Policy loans may be available

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* Whole life insurance offers policy loans (A), lifelong protection (B), and cash value (D), but its initial cost (C) is higher than term insurance for the same death benefit due to the savings component.

* Term insurance is cheaper initially, making C the exception.

The Virginia study guide highlights that whole life provides permanent coverage and cash value, but at a higher initial premium than term insurance, which offers temporary, lower-cost protection. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

NEW QUESTION # 61

Renewal of small employer health insurance plans may be denied for all of the following reasons EXCEPT:

- A. Having less than the required number of participants
- B. Fraud by the employer
- C. Overuse of physician and hospital services
- D. Nonpayment of premiums

Answer: C

Explanation:

Virginia Code § 38.2-3432.1, aligned with the Affordable Care Act (ACA), mandates guaranteed renewability for small employer health plans (1-50 employees in Virginia). Insurers can deny renewal for nonpayment of premiums (option A), insufficient participants (option B, e.g., falling below one eligible employee), or fraud (option D), per Virginia Code § 38.2-3407. However, option C-overuse of services (high claims)-a-is not a permissible reason for denial, as renewability cannot be based on claims experience or health status. The study guide emphasizes this protection under Virginia's small group market rules, making C the exception.

NEW QUESTION # 62

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