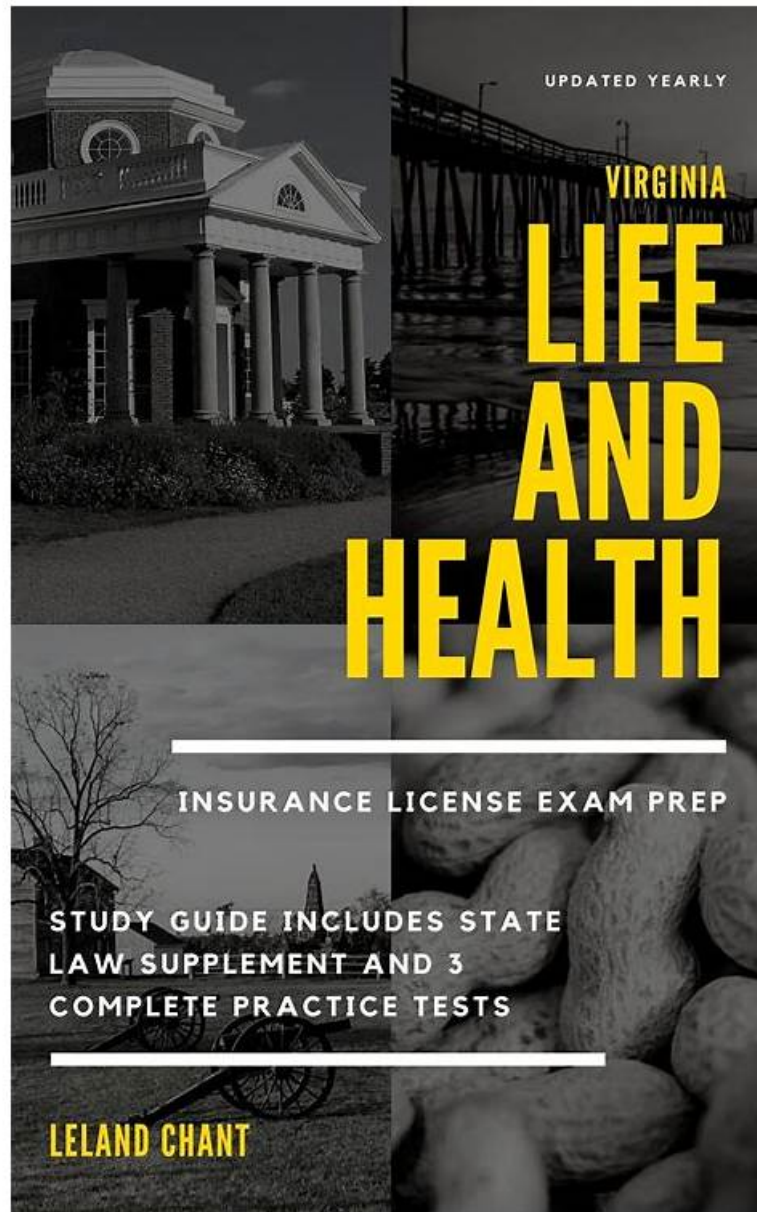


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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q19-Q24):

NEW QUESTION # 19

If an agent misleads or fails to adequately disclose the title and true nature of a policy offered to a potential insured, it may be considered:

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

Answer: D

Explanation:

Virginia Code § 38.2-502 defines misrepresentation as an unfair practice, where an agent misstates or omits key policy details (e.g., calling a term policy "permanent") to mislead the insured. Option C fits this legal breach. Option A (defamation) involves false reputational harm, not policy sales. Option B (unfair discrimination, § 38.2-211) involves unequal treatment, not misrepresentation. Option D (coercion) implies force, not deception. The study guide likely warns of misrepresentation penalties-e.g., an agent fined for hiding exclusions-making C the applicable violation.

NEW QUESTION # 20

An IRA owner names the spouse as beneficiary. Which is true if the owner dies before any distributions are made?

- A. Distributions must begin in the year after the deceased would have reached age 70½
- **B. The surviving spouse can roll the account into another IRA**
- C. Distributions must begin within six months of the decedent's death
- D. All future distributions are forfeited

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* If an IRA owner dies before distributions, the surviving spouse beneficiary can roll the IRA into their own IRA (B), treating it as their own and delaying distributions until their required beginning date.

* Option A (forfeited) is false; assets pass to the beneficiary. Options C and D apply to non-spouse beneficiaries under older rules, not spousal rollovers.

The Virginia study guide, per IRS rules, allows a surviving spouse to roll an inherited IRA into their own, avoiding immediate taxation or forced distributions. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

NEW QUESTION # 21

The voluntary act of terminating an insurance contract is called:

- A. Finalization
- B. Rejection
- **C. Cancellation**
- D. Elimination

Answer: C

Explanation:

Cancellation, per Virginia Code § 38.2-3106 (life) and § 38.2-3508 (health), is the voluntary termination of a policy by the insured or insurer. Options A, B, and C aren't standard terms for this action in Virginia insurance law. The study guide defines cancellation as a deliberate act, distinct from lapse (nonpayment) or nonrenewal, making D the correct term.

NEW QUESTION # 22

What is the agent's primary role in underwriting life insurance?

- **A. Assuring that the application provides proper information to the insurer**
- B. Securing information from the Medical Information Bureau
- C. Issuing the policy if all underwriting information is satisfactory
- D. Binding coverage immediately without home office approval

Answer: A

Explanation:

In the underwriting process for life insurance, as governed by Virginia Code § 38.2-1800 et seq., the agent's primary role is to act as a field underwriter, ensuring the application provides accurate and complete information to the insurer (option A). This includes collecting personal data (e.g., age, health history) and verifying its correctness-e.g., asking about smoking habits or past surgeries-to enable the home office underwriter to assess risk properly. Option B (binding coverage immediately) is incorrect; agents typically lack authority to bind life insurance without insurer approval, unlike some property/casualty lines, unless a conditional receipt with premium is issued (Virginia Code § 38.2-3106), which isn't "immediate" or primary.

Option C (issuing the policy) is false; only the insurer's home office issues policies after underwriting approval, not the agent. Option D (securing MIB information) is an underwriter's task; agents don't directly access the Medical Information Bureau-though they may note MIB codes if disclosed, their role is data collection, not retrieval. The study guide likely emphasizes the agent's frontline duty with examples-e.g., ensuring a 45-year-old applicant discloses diabetes-making A the primary role, aligning with Virginia's agency framework where agents facilitate, not finalize, underwriting.

NEW QUESTION # 23

When may a person insured under a group term insurance policy exercise the conversion option?

- A. Never, because group life insurance does not have a conversion privilege
- **B. Within 31 days after the person has terminated employment**
- C. Anytime while insurable and still a member of the insured group
- D. Anytime after the group contract has existed for five years

Answer: B

Explanation:

Virginia Code § 38.2-3330 mandates a conversion privilege in group term life policies, allowing insureds to convert to an individual policy without evidence of insurability within 31 days after losing group eligibility (e.

g., employment termination). Option C matches this precisely. Option A is false; conversion is a legal requirement. Option B is incorrect; conversion applies post-eligibility, not during active membership while still insurable. Option D (five years) is arbitrary and unsupported by law. The study guide likely details this

31-day window with examples-e.g., an employee converting to whole life after layoffs-emphasizing its protective role, making C the correct timing.

NEW QUESTION # 24

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