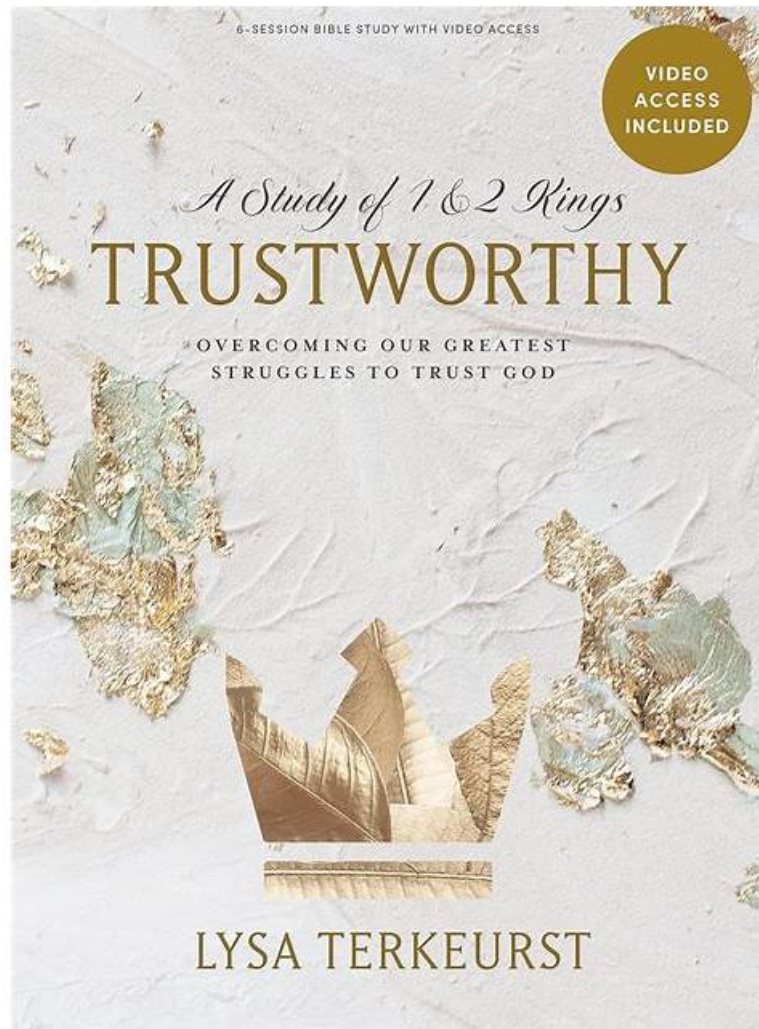


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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q81-Q86):

#### NEW QUESTION # 81

A licensee is NOT required by Virginia law to keep which of the following records?

- A. Files of insurance applications on current policies issued
- B. Policy renewal notices
- C. Accounting records of premium payments
- **D. Premium quotations of unissued policies**

**Answer: D**

Explanation:

Virginia Code § 38.2-1809 mandates that licensees maintain specific records for regulatory oversight and consumer protection.

Option A (accounting records of premium payments) is required to track funds received and remitted, ensuring financial accountability (e.g., premiums collected for a \$1,000 policy). Option B (files of insurance applications on current policies) must be kept as part of the contract and for audit purposes, per

38.2-1810. Option C (policy renewal notices) is required to document communication with policyholders about ongoing coverage, ensuring transparency. Option D (premium quotations of unissued policies) is not mandated; while agents may provide quotes (e.g., \$500 annually for a term policy), these are preliminary offers, not binding until a policy is issued, and Virginia law doesn't require retaining them unless they result in a transaction. The study guide likely details recordkeeping in a compliance chapter, contrasting required records (A, B, C) with optional ones like quotes (D), using examples-e.g., keeping a paid policy's file but not a rejected quote-making D the item not required. This reflects Virginia's focus on executed contracts over prospective ones.

#### NEW QUESTION # 82

One feature that distinguishes a continuous premium whole life policy from a limited payment whole life policy is:

- **A. The length of time premiums will be paid**
- B. The form in which dividends are paid
- C. The mortality table from which premiums are calculated
- D. The settlement options available

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A continuous premium whole life policy requires premiums for the insured's lifetime (A), while a limited payment policy has a set payment period (e.g., 20 years).

\* Settlement options (B), mortality tables (C), and dividends (D) are similar across both types.

The Virginia study guide distinguishes continuous premium whole life (lifelong payments) from limited payment whole life (fixed-term payments), both providing permanent coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Whole Life Insurance."

### NEW QUESTION # 83

The interest that an insurance company earns on life insurance premiums paid helps to:

- A. Decrease the mortality rate
- B. Increase the mortality rate
- C. Increase the life insurance premium rate
- **D. Decrease the life insurance premium rate**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Life insurance premiums are calculated based on three factors: mortality (death rates), interest (investment earnings), and expenses (operating costs).

\* When an insurer earns interest on premiums invested, it increases the funds available to pay claims, reducing the amount needed from policyholders.

\* This results in a decrease in the premium rate (C), as higher interest earnings offset the cost of coverage.

\* Option A (increase premium rate) would occur if interest earnings decreased.

\* Options B and D (mortality rate changes) are unrelated to interest, as mortality is a statistical factor, not a financial one.

The Virginia study guide explains that interest earned on premiums is a key component of pricing life insurance, allowing insurers to lower premium rates when investment returns are favorable. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Premium Determination."

### NEW QUESTION # 84

Which type of life insurance policy is designed to pay the balance of a thirty-year home mortgage loan in the event of the insured's death?

- A. 30-year endowment
- B. 30-payment whole life
- C. 30-year level term
- **D. 30-year decreasing term**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A 30-year decreasing term policy (B) reduces its death benefit over time, matching the declining balance of a 30-year mortgage, making it ideal for this purpose.

\* 30-payment whole life (A) is permanent with level benefits. 30-year level term (C) maintains a constant benefit. 30-year endowment (D) builds cash value and pays out at maturity, not tied to a mortgage.

The Virginia study guide describes decreasing term insurance as tailored for obligations like mortgages, with the benefit decreasing as the debt is paid off. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

### NEW QUESTION # 85

An agreement attached to a health insurance policy which alters either the terms of the policy or the coverage is called:

- A. An attachment
- B. An insuring clause
- **C. A rider**
- D. A limit clause

**Answer: C**

Explanation:

Virginia Code § 38.2-3500 et seq. allows health insurance policies to include riders-supplemental agreements modifying coverage or terms (e.g., adding dental benefits or exclusions). Option D (rider) is the standard term. Option A (limit clause) isn't a distinct attachment; limits are within the policy. Option B (attachment) is vague and not insurance-specific. Option C (insuring clause) is the core promise of coverage, not an alteration. The study guide likely defines riders with examples-e.g., a maternity rider increasing

premiums-distinguishing them from policy staples, confirming D as the answer.

## NEW QUESTION # 86

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