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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q94-Q99):

NEW QUESTION # 94

For an AD&D policy with an irrevocable beneficiary designation, a change in the beneficiary can ONLY be made:

- A. At the time of policy renewal
- B. With the consent of both the policyowner and the beneficiary
- C. When an absolute assignment is attached to the policy
- D. Upon the death of the current beneficiary

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* An irrevocable beneficiary has a vested interest, and the policyowner cannot change the designation without their consent unless the beneficiary dies (C), at which point the owner regains control.

* Option A (renewal) and B (assignment) don't override irrevocability. Option D (consent) is true for living beneficiaries, but "ONLY" restricts it to death in this context.

The Virginia study guide notes that an irrevocable beneficiary's rights persist until death, after which the policyowner can freely change the designation. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

NEW QUESTION # 95

An individual purchased an annuity with a series of premium payments continuing over a period of twenty years. The purchase payments were made during the:

- A. Liquidation period
- **B. Accumulation period**
- C. Period certain
- D. Annuity period

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* The accumulation period (D) is the phase in a deferred annuity where premiums are paid to build value before payouts begin.

* The liquidation period (A) is not a standard term here; it might imply payout but isn't correct.

* The annuity period (B) is when payments are received, not paid.

* Period certain (C) refers to a payout option, not premium payment phase.

The Virginia study guide defines the accumulation period as the time during which premium payments are made into a deferred annuity, accumulating value until the payout phase. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 96

Which of the following terms may NOT be used in the advertisement of Accident and Sickness Insurance?

- **A. Unlimited Benefits**
- B. Pre-existing conditions
- C. Reductions
- D. Exclusions

Answer: A

Explanation:

Virginia Code § 38.2-503 prohibits unfair or deceptive advertising in insurance, including Accident and Sickness policies. Terms like "reductions" (option A), "exclusions" (option B), and "pre-existing conditions" (option C) are factual policy features that must be disclosed clearly under Virginia Administrative Code

14VAC5-41-10 et seq., ensuring transparency. However, "unlimited benefits" (option D) is misleading if untrue, as all policies have limits (e.g., maximum benefits or coverage caps). Advertising "unlimited benefits" without substantiation violates Virginia's rules against exaggerated or false claims, risking consumer deception. The study guide likely warns against such terms, citing examples where insurers faced penalties for overstating coverage, making D the prohibited choice.

NEW QUESTION # 97

Including a guaranteed insurability rider on a life insurance policy means that:

- A. The original policy was sold on a non-medical basis.
- B. The company will require evidence of insurability for any future purchase of life insurance.
- **C. The policyowner may purchase additional life insurance periodically without proving insurability.**
- D. Any extra premium charged for a health impairment will be discontinued if standard insurability is proved later.

Answer: C

Explanation:

Virginia Code § 38.2-3209 allows a guaranteed insurability rider, enabling the policyowner to buy additional coverage at specified intervals (e.g., every 3 years or life events like marriage) without proving insurability.

Option D matches this definition. Option A is unrelated; non-medical underwriting isn't implied. Option B contradicts the rider's purpose, which waives insurability proof. Option C is false; premium adjustments aren't part of this rider. The study guide describes this rider as a planning tool for future needs, confirming D.

NEW QUESTION # 98

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

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

Answer: C

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 # 99

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