

Virginia-Life-Annuities-and-Health-Insurance Test Cram, Virginia-Life-Annuities-and-Health-Insurance Lead2pass



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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q97-Q102):

NEW QUESTION # 97

Immediate annuities are often purchased by people who:

- A. Want to accumulate funds for retirement at a later date
- B. Desire a tax deduction in the current year
- C. Want to contribute to a tax-sheltered annuity
- D. Have a lump sum to invest at retirement

Answer: D

Explanation:

Virginia Code § 38.2-3100 et seq. defines immediate annuities as contracts starting payments within one year of purchase, typically funded with a lump sum. Option C fits: retirees with savings (e.g., \$200,000 from a 401 (k)) buy immediate annuities for instant income. Option A (tax deduction) applies to contributions to qualified plans, not immediate annuities, which use after-tax funds unless from a rollover. Option B (tax-sheltered annuity) refers to 403(b) plans, not immediate annuities. Option D (accumulate funds) suits deferred annuities, not immediate ones. The study guide likely contrasts immediate (C) with deferred annuities (D), using examples like a 65-year-old converting a lump sum to monthly payments, making C the typical buyer.

NEW QUESTION # 98

What type of insurance pays a lump sum benefit if an insured loses sight in both eyes?

- A. Accidental death and dismemberment
- B. Hospital expense
- C. Medical expense
- D. Major medical

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* Accidental death and dismemberment (AD&D) insurance (B) provides a lump sum benefit for specific losses, such as loss of sight in both eyes, due to an accident.

* Hospital expense (A) covers hospital stays, not lump sums for dismemberment.

* Major medical (C) and medical expense (D) cover healthcare costs, not specific injury benefits.

The Virginia study guide describes AD&D as providing lump sum payments for accidental death or specific injuries like loss of sight, distinct from medical expense coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Types."

NEW QUESTION # 99

An insured died six months after a life insurance policy was issued. The full death benefit will NOT be paid if the cause of death was:

- A. Lung cancer
- B. Heart attack
- C. Suicide
- D. Accidental injury

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Life insurance policies typically include a two-year suicide clause; if the insured dies by suicide within this period (e.g., six months), the insurer pays only a refund of premiums, not the full death benefit (C).

* Options A (accidental injury), B (lung cancer), and D (heart attack) are covered causes, barring misrepresentation or exclusions, within the first two years.

The Virginia study guide notes that the suicide provision limits payment to premiums paid if suicide occurs within two years of issuance, protecting insurers from early intentional loss. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 100

A licensee must report an administrative action taken by another state or governmental agency to the Bureau of Insurance within how many calendar days after final disposition?

- A. 20 days
- B. 10 days
- C. 45 days
- D. 30 days

Answer: D

Explanation:

Virginia Code § 38.2-1826(C) mandates that licensees (agents, brokers, etc.) report administrative actions- such as license revocation or fines by another state or agency-to the Bureau of Insurance within 30 calendar days of the final disposition. "Final disposition" means the conclusion of the action (e.g., final order or settlement). This requirement ensures Virginia regulators can assess the licensee's fitness to hold a license and protect consumers. Option C (30 days) matches this statutory timeline precisely. Option A (10 days) is too short and not supported by Virginia law. Option B (20 days) lacks a basis in the Code or study materials. Option D (45 days) exceeds the mandated period, risking delayed oversight. The study guide likely emphasizes this 30-day rule as a critical compliance deadline, reinforced by Virginia's alignment with NAIC standards for licensee reporting, making C the definitive answer.

NEW QUESTION # 101

Claims settlement practices of insurers are regulated by:

- A. Claims adjusters
- B. The Internal Revenue Service
- C. The National Association of Insurance Commissioners
- D. State insurance departments

Answer: D

Explanation:

Virginia Code § 38.2-510 regulates unfair claim settlement practices, enforced by the State Corporation Commission's Bureau of Insurance-a state insurance department (option D). This includes timely claim processing and fair payment, with penalties for violations. Option A (IRS) oversees tax compliance, not insurance claims. Option B (NAIC) develops model laws and guidelines (e.g., Unfair Claims Settlement Practices Act), but lacks enforcement power; states adopt and regulate these standards. Option C (claims adjusters) are practitioners, not regulators. The study guide likely emphasizes Virginia's Bureau as the authority, citing examples like investigating delayed claims, aligning with state-level oversight under § 38.2-200 et seq., making D the correct regulator.

NEW QUESTION # 102

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The Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) Exam Questions offered by ValidVCE provide you with a good idea of what you can expect in the Virginia-Life-Annuities-and-Health-Insurance exam from Virginia Insurance. All the Virginia-Life-Annuities-and-Health-Insurance exam topics and objectives are well covered by our product. Thus, ValidVCE Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Practice Questions are considered a very good resource that will help you in your practicing by focusing on your weak points and strengthening them to easily pass the Virginia-Life-Annuities-and-Health-Insurance exam.

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