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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q102-Q107):

NEW QUESTION # 102

If an agent unknowingly violates insurance laws, what is the maximum aggregate penalty for similar violations occurring?

- A. \$15,000
- B. \$5,000

- C. \$7,500
- D. \$10,000

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* In Virginia, unintentional violations by an agent can result in fines, with a maximum aggregate penalty of \$10,000 (C) for similar violations, as set by state insurance regulations.

* Options A, B, and D deviate from this standard cap for unintentional acts.

The Virginia study guide, aligned with Virginia Code, specifies a \$10,000 maximum aggregate penalty for unintentional violations, with higher penalties possible for willful acts. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Penalties and Enforcement."

NEW QUESTION # 103

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. Annuity period
- C. Period certain
- D. **Accumulation period**

Answer: D

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 # 104

After an insured's death, the insurer learned that the age on the application for a whole life insurance policy was understated by five years. The rate per \$1,000 for the applicant's actual age was \$18, and the rate for the understated age was \$15. How much will the insurer pay?

- A. 95% of the policy face amount
- B. Nothing at all
- C. The policy face amount
- D. **15/18 of the policy face amount**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* When age is misstated, the insurer adjusts the death benefit based on the premium paid versus what should have been paid.

* Premium paid: \$15 per \$1,000 (understated age). Correct premium: \$18 per \$1,000 (actual age).

* Ratio: $\$15/\$18 = 5/6$ of the intended coverage. Thus, the benefit is 15/18 of the face amount (A).

* Option B (95%) is arbitrary. Option C (full amount) ignores the misstatement. Option D (nothing) applies only in fraud cases beyond the incontestability period, not specified here.

The Virginia study guide states that under the misstatement of age provision, the benefit is adjusted proportionally to the premium paid versus the correct premium, not denied entirely. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 105

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

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

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 # 106

An agent or insurer who unknowingly violates insurance laws may be charged a maximum penalty of:

- A. \$1,500 per occurrence, with a cap of \$10,000
- B. \$500 per occurrence, with a cap of \$10,000
- **C. \$1,000 per occurrence, with a cap of \$10,000**
- D. \$750 per occurrence, with a cap of \$10,000

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* For unintentional violations in Virginia, the maximum penalty is \$1,000 per occurrence, with an aggregate cap of \$10,000 (C), per state insurance regulations.

* Options A, B, and D deviate from this standard penalty structure.

The Virginia study guide, per Virginia Code, sets unintentional violation penalties at up to \$1,000 per act, with a \$10,000 total cap, escalating for willful violations. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Penalties and Enforcement."

NEW QUESTION # 107

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