

First-grade Latest Virginia-Life-Annuities-and-Health-Insurance Exam Fee Covers the Entire Syllabus of Virginia-Life-Annuities-and-Health-Insurance

Virginia State Life, Annuities and Health Final Exam 2025 With Actual Questions and Complete Solutions (GRADED A+) 100% PASS

The Commission may examine every insurer authorized to transact business in Virginia as often as deemed necessary, but at least once every... - ✓... 5 years.

Notice of a hearing for a cease and desist order must include the time and place of the hearing and give at least _____ in advance. - ✓✓10 days

Any person who knowingly or willfully violates the Insurance Code of this state will be subject to a penalty up to _____ for each violation. - ✓✓\$5,000

Any person who violates the Insurance Code without knowledge or intent may be subject to a penalty of not more than _____ for each violation. - ✓✓\$1,000

A series of similar violations resulting from the same act will be limited to a total penalty of not more than _____ - ✓✓\$10,000

Applicant must apply for and obtain a license within _____ of passing the state prelicensing exam. - ✓✓6 months (183 calendar days)

Each applicant for an insurance consultant's license must submit a nonrefundable application processing fee of _____ at the time of initial application. - ✓✓\$50

Any individual or business entity conducting the business of insurance under an assumed or fictitious name must notify the Bureau of Insurance either at the time of application for licensure or within _____ calendar days from the date the assumed or fictitious name is adopted. - ✓✓30

A licensed agent may sell or solicit insurance on behalf of an insurer if the agent has not yet been appointed as long as the appointing insurer files a notice of appointment within _____ calendar days.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q23-Q28):

NEW QUESTION # 23

When there is a misstatement of age by an applicant for a disability income policy:

- A. The policy will be void from its inception because of the insured's misrepresentation.
- B. The insurer is not liable for any claims made during the period before correction of the insured's age.
- C. The company will cancel the policy immediately upon discovery of the misstatement of age.
- D. Any amount payable will be the amount of coverage the premium would have purchased at the insured's correct age.

Answer: D

Explanation:

Virginia Code § 38.2-3505 requires disability income policies to include a misstatement of age provision. If an applicant misstates their age, the insurer adjusts benefits to what the paid premium would have purchased at the correct age, rather than voiding or canceling the policy. Option A reflects this adjustment process.

Option B is false; the insurer remains liable, adjusting claims rather than denying them outright. Option C is incorrect; immediate cancellation isn't standard unless fraud is proven (Virginia Code § 38.2-309), and age misstatements are typically clerical errors, not fraud. Option D is wrong: voiding from inception requires material misrepresentation with intent to deceive, not a simple age error. The study guide likely explains this clause as a fairness mechanism, protecting both parties, making A the correct answer.

NEW QUESTION # 24

Under Virginia standards for marketing long-term care coverage, all of these are prohibited sales practices EXCEPT:

- A. Replacing existing coverage
- B. Twisting
- C. High pressure tactics
- D. Cold lead advertising

Answer: D

Explanation:

Virginia Code § 38.2-5207 and 14VAC5-200-185 outline marketing standards for long-term care (LTC) insurance to protect consumers. Option A (twisting)-misrepresenting a policy to induce replacement-is prohibited as an unfair practice (Virginia Code § 38.2-502). Option C (high pressure tactics)-aggressive sales forcing quick decisions-violates ethical standards and is banned (14VAC5-200-40). Option B (replacing existing coverage) is incorrect as stated; replacement itself isn't prohibited but requires disclosure via a replacement notice (14VAC5-200-75), making it regulated, not banned outright-however, the question implies unauthorized or deceptive replacement, which is prohibited. Option D (cold lead advertising)-soliciting via broad, unsolicited leads (e.g., mailers)-is permitted if it complies with disclosure rules and isn't deceptive (14VAC5-200-50). The study guide likely lists twisting and high pressure as unethical, with examples like misstating benefits, while allowing cold lead ads with proper labeling (e.g., "advertisement"), making D the exception.

NEW QUESTION # 25

All of the following are underwriting criteria for individual life insurance EXCEPT:

- A. Religion
- B. Ability to pay premiums
- C. Occupation
- D. Gender

Answer: A

Explanation:

Virginia Code § 38.2-3107 governs life insurance underwriting, where insurers assess risk using factors like gender (option A, affecting mortality rates), occupation (option C, e.g., hazardous jobs increase risk), and ability to pay premiums (option D, ensuring policy sustainability). Option B (religion) is not a permissible criterion; Virginia Code § 38.2-211 prohibits unfair discrimination in insurance based on religion, race, or other protected traits, reflecting federal and state anti-discrimination laws. The study guide likely explains underwriting with examples—e.g., higher premiums for a male firefighter—but flags religion as an illegal factor, with case studies of compliance, making B the exception.

NEW QUESTION # 26

An immediate annuity:

- A. Lacks an accumulation period
- B. Normally permits tax-deductible contributions
- C. Pays a lump sum benefit to the annuitant
- D. May be purchased in installments

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* An immediate annuity (C) begins payments shortly after a single premium is paid, lacking an accumulation period (the phase where funds build up, typical in deferred annuities).

* Option A (installments) applies to deferred annuities. Option B (lump sum) is not standard; annuities pay periodically. Option D (tax-deductible) is false; contributions are not deductible unless part of a qualified plan, not typical for immediate annuities.

The Virginia study guide defines an immediate annuity as one purchased with a single premium, with payments starting within one year, bypassing an accumulation phase. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 27

Anything of value given to produce a contract is the definition of:

- A. A codicil
- B. A consideration
- C. A grant
- D. A covenant

Answer: B

Explanation:

In insurance contract law, per Virginia Code § 38.2-102, a contract requires consideration—something of value exchanged to make it legally binding. Option C (consideration) fits this definition: the insured's premium payment and the insurer's promise of coverage form the mutual value. Option A (grant) implies a unilateral transfer, not a contract element. Option B (codicil) is a will amendment, irrelevant to insurance contracts. Option D (covenant) is a promise within a contract, not the value exchanged. The study guide likely explains consideration as a foundational principle, using examples like a \$500 premium for a \$100,000 policy, distinguishing it from other legal terms. Virginia follows common law requiring consideration for enforceability, making C the precise answer.

NEW QUESTION # 28

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