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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q111-Q116):

NEW QUESTION # 111

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

- A. \$10,000
- B. \$15,000
- C. \$7,500
- D. \$5,000

Answer: A

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 # 112

A function performed by both the life insurance agent and the home office underwriter is:

- **A. Evaluating risks**
- B. Finding new clients
- C. Reviewing a client's coverage periodically
- D. Collecting premiums

Answer: A

Explanation:

Virginia Code § 38.2-1800 et seq. outlines roles in life insurance. Agents and underwriters both evaluate risks (option B): agents assess initial client risk (e.g., health questions) for application accuracy, while underwriters analyze it for approval (e.g., medical records). Option A (finding clients) is agent-only; underwriters don't prospect. Option C (collecting premiums) is primarily the agent's task, not underwriting's. Option D (reviewing coverage) is a post-sale service, not a core underwriting function. The study guide likely contrasts roles but notes this shared risk focus-e.g., an agent flags smoking, underwriter rates it-making B the common duty.

NEW QUESTION # 113

In HMO coverage, preventive services include:

- **A. Childhood immunizations**
- B. Home health services
- C. Treatment for alcoholism
- D. Rehabilitation therapy

Answer: A

Explanation:

Health Maintenance Organizations (HMOs) in Virginia, per Virginia Code § 38.2-4306, emphasize preventive care to reduce long-term costs. Preventive services, as defined in the study guide and aligned with ACA standards, include childhood immunizations (option C), such as vaccines for measles or polio, offered at no cost to members. Option A (rehabilitation therapy) is restorative, not preventive, addressing existing conditions. Option B (treatment for alcoholism) is a treatment service, not prevention, though HMOs cover it separately. Option D (home health services) supports recovery or chronic care, not primary prevention. The study guide likely lists immunizations as a core preventive benefit, contrasting them with treatment-oriented services, confirming C as the correct answer.

NEW QUESTION # 114

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. Upon the death of the current beneficiary**
- C. When an absolute assignment is attached to the policy
- D. With the consent of both the policyowner and the beneficiary

Answer: B

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 # 115

One characteristic of flexible premium life insurance is that payment of the premium can be altered at the option of:

- A. The insurer, if the Consumer Price Index has risen at least 10% over the past year
- **B. The policyowner**
- C. The contingent beneficiary
- D. The insurer, if the prime interest rate falls below 6%

Answer: B

Explanation:

Flexible premium life insurance, such as universal life (Virginia Code § 38.2-3113.1), allows the policyowner to adjust premium payments within policy limits (e.g., minimum to maintain coverage, maximum for tax advantages), offering flexibility over fixed-premium plans like whole life. Option A correctly identifies the policyowner as the decision-maker. Option B (contingent beneficiary) is false; beneficiaries have no control over premiums. Options C and D tie adjustments to economic indices (CPI, interest rates), but Virginia law and standard policies don't grant insurers unilateral premium-changing rights based on these factors- flexibility is the policyowner's prerogative, subject to cash value sufficiency. The study guide likely contrasts this with traditional policies, using examples of skipped or increased payments, confirming A as the defining trait.

NEW QUESTION # 116

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