

Why do you need to get help form ExamsLabs Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Questions?

VA State Life, Annuities, and Health exam, 2nd part only, Questions with accurate answers. Graded A

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 preclicensing 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

P.S. Free 2026 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance dumps are available on Google Drive shared by ExamsLabs: https://drive.google.com/open?id=1XKUvcf2hi9tE1GhUn_Lse-JzAWrKLNOc

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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"> Life Insurance Policies: This domain examines various life insurance products including term, whole life, universal life, specialized policies, and group life insurance, covering their characteristics, features, and appropriate applications.
Topic 2	<ul style="list-style-type: none"> Life Insurance Policy Provisions, Options and Riders: This domain addresses standard contract provisions, beneficiary designations, settlement options, nonforfeiture provisions, policy loans, dividend options, and riders including disability benefits and accelerated death benefits.
Topic 3	<ul style="list-style-type: none"> Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.
Topic 4	<ul style="list-style-type: none"> Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.
Topic 5	<ul style="list-style-type: none"> Individual Health Insurance Policy General Provisions: This domain covers uniform required and optional provisions in individual health policies including contract terms, claims procedures, grace periods, renewability classifications, and the free look period.
Topic 6	<ul style="list-style-type: none"> Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.
Topic 7	<ul style="list-style-type: none"> General Insurance: This domain introduces fundamental insurance concepts including risk management methods, types of insurers, agent authority, and the essential elements and characteristics of insurance contracts including legal doctrines governing agreements.
Topic 8	<ul style="list-style-type: none"> Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 9	<ul style="list-style-type: none"> Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.
Topic 10	<ul style="list-style-type: none"> Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q376-Q381):

NEW QUESTION # 376

Which type of annuity could be used for contributions to an Individual Retirement Account?

- A. Survivorship
- B. Joint life

- C. Temporary
- **D. Deferred**

Answer: D

Explanation:

A deferred annuity is commonly used for contributions to an Individual Retirement Account (IRA). Deferred annuities allow the policyholder to contribute funds, which grow tax-deferred until retirement. These types of annuities are well-suited for retirement savings plans such as IRAs, where the income is not taxed until it is withdrawn. Other types of annuities, such as joint life, temporary, and survivorship, are not typically used for IRAs.

NEW QUESTION # 377

The entire contract clause in a life insurance policy states that the complete contract between the insurer and the policyowner usually consists of the policy and the:

- A. Waiver of premium rider
- **B. Attached application**
- C. Conditional premium receipt
- D. Declaration page

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* The entire contract clause includes the policy and the attached application (B), ensuring all terms and representations are part of the agreement.

* The premium receipt (A) is temporary, the waiver rider (C) is optional, and the declaration page (D) is part of the policy, not separate.

The Virginia study guide states that the entire contract provision encompasses the policy and attached application, defining the full legal agreement. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 378

(What is the MINIMUM percentage of employees who must participate in an employer's noncontributory group life insurance plan?)

- **A. 100%**
- B. 90%
- C. 85%
- D. 75%

Answer: A

Explanation:

In a noncontributory group life insurance plan, the employer pays the entire premium. Because employees are not required to contribute, Virginia group insurance standards require 100% participation of eligible employees to prevent adverse selection. Lower participation thresholds apply only to contributory plans, where employees share premium costs. Therefore, option D correctly reflects the participation requirement for noncontributory group life insurance.

NEW QUESTION # 379

In the solicitation and sale of Medicare Supplement insurance policies, when must an agent deliver the buyer's guide?

- A. Only when the solicitation involves replacement
- B. Only when the purchaser is a first-time buyer
- **C. At the time of application**
- D. Prior to accepting any payment of premium

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

- * The buyer's guide for Medicare Supplement insurance must be provided to the consumer at the time of application (B) to ensure they understand the policy's benefits and limitations before committing.
- * Option A (replacement only) is incorrect; the guide is required for all sales, though additional notices apply for replacements.
- * Option C (prior to payment) is too vague and not a specific requirement.
- * Option D (first-time buyer) is not a condition under Virginia or federal rules.

Per the Virginia study guide, agents must deliver the buyer's guide at the time of application for Medicare Supplement policies, as mandated by federal and state regulations to promote informed decisions. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance Regulations."

NEW QUESTION # 380

Which type of care is covered under Medicare Part A?

- A. Custodial facility care
- B. Intermediate nursing facility care
- C. Skilled nursing facility care
- D. Custodial care at home

Answer: C

Explanation:

Medicare Part A typically covers skilled nursing facility care, which includes care provided in a facility for patients who require skilled care following a hospitalization. However, Medicare Part A does not cover intermediate or custodial care, which involves assistance with activities of daily living or care provided in a non-skilled nursing facility.

NEW QUESTION # 381

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