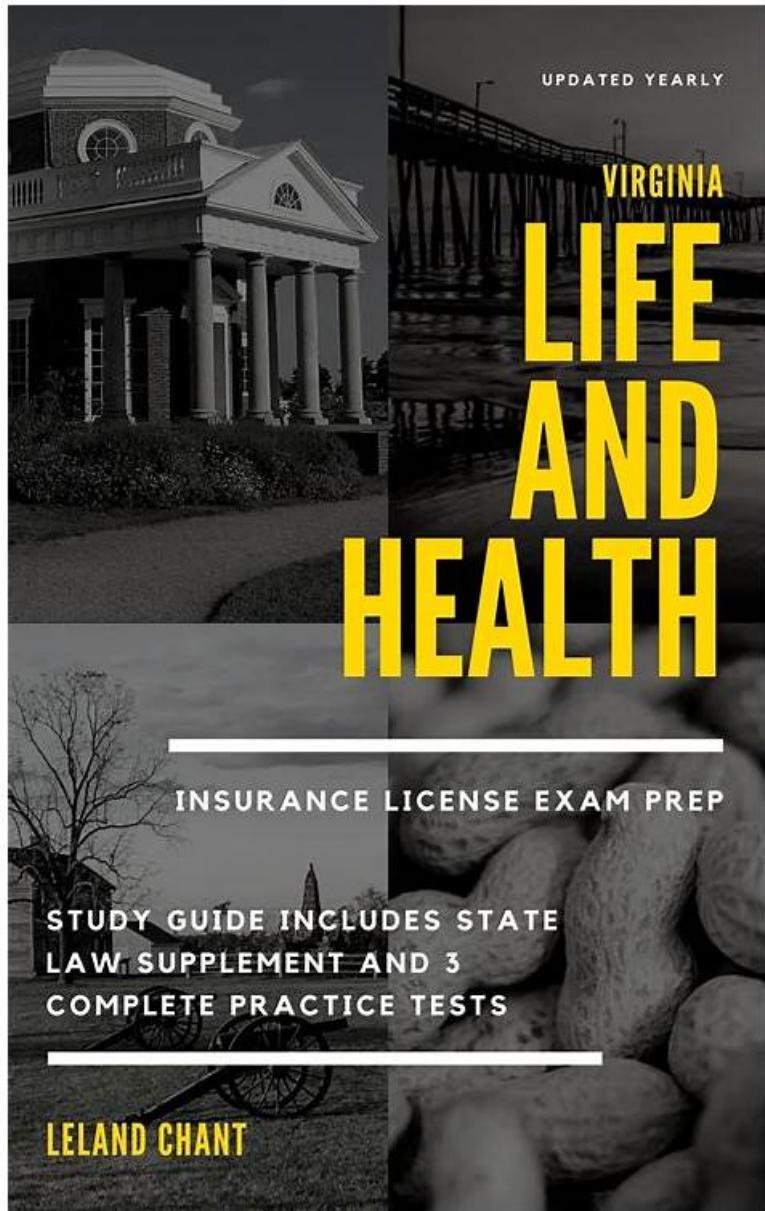


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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q223-Q228):

#### NEW QUESTION # 223

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

- A. \$5,000
- B. \$7,500
- C. \$15,000
- 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 # 224

A mutual insurance company is wholly owned by its:

- A. Board of directors
- B. Shareholders
- C. Executive officers
- D. Policyholders

#### Answer: D

Explanation:

Mutual insurers are organized for the benefit of their policyholders, who are the owners of the company. Profits are returned to policyholders in the form of dividends or reduced premiums, unlike stock insurers which are owned by shareholders.

Exact Extract (Virginia Insurance Study Guide): "Mutual insurance company-owned by policyholders; profits distributed as dividends or premium reductions." Reference (Virginia Documents / Study Guide):

- Virginia General Insurance Concepts Outline, Section 1.1 Types of insurers

#### NEW QUESTION # 225

Which term refers to the period of time from the beginning of confinement to the beginning of benefits under a long-term care insurance policy?

- A. The exclusion period
- B. The trial period
- C. The elimination period
- D. The qualifying period

#### Answer: C

**Explanation:**

In long-term care (LTC) insurance, the elimination period, per Virginia Code § 38.2-5202, is the waiting period between the onset of a qualifying condition (e.g., confinement due to inability to perform ADLs) and the start of benefit payments. It's akin to a deductible in days (e.g., 30, 60, or 90 days), during which the insured must cover costs. Option D correctly names this period. Option A (trial period) isn't a standard LTC term. Option B (exclusion period) might confuse with pre-existing condition exclusions, but it's not the waiting period for benefits. Option C (qualifying period) could imply eligibility determination, but "elimination period" is the precise industry term. The study guide likely defines this as a cost-sharing feature, with examples illustrating how longer periods reduce premiums, solidifying D as the answer.

**NEW QUESTION # 226**

Which is true when a corporation purchases and is the beneficiary of an individual disability income insurance policy on a key employee?

- A. The premiums are tax deductible as a business expense
- B. The benefits are received tax free by the corporation
- C. The value of the premiums is reportable income to the employee
- D. The value of the benefits is reportable income to the employee

**Answer: B**

**Explanation:**

When a corporation buys disability income insurance on a key employee, the corporation is both policyowner and beneficiary. Premiums are not deductible because the business is the direct beneficiary. However, benefits received by the business are tax-free when the insured employee becomes disabled.

Exact Extract (Virginia Disability Income Study Guide): "Key person disability insurance-premiums are not deductible to the business, but benefits received are tax-free to the business." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Business Uses of Disability Insurance

**NEW QUESTION # 227**

Ambulatory care centers are most often used by patients who require:

- A. Overnight accommodations
- B. Wellness centers
- C. Outpatient surgical procedures
- D. Physical therapy

**Answer: C**

**Explanation:**

Virginia Code § 38.2-3407 et seq. covers health services, where ambulatory care centers (e.g., outpatient clinics) specialize in same-day procedures like outpatient surgical procedures (option C-e.g., cataract surgery). Option A (physical therapy) may occur there but isn't the primary use; therapy clinics differ. Option B (wellness centers) focuses on prevention, not procedures. Option D (overnight accommodations) contradicts

"ambulatory," meaning walk-in/walk-out care. The study guide likely defines this in a health facilities section, with examples like knee arthroscopy, making C the most frequent use.

**NEW QUESTION # 228**

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