

Virginia-Life-Annuities-and-Health-Insurance Exam Sample Questions, Virginia-Life-Annuities-and-Health-Insurance Reliable Dumps Ppt

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 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

P.S. Free 2026 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance dumps are available on Google Drive shared by Dumpleader: <https://drive.google.com/open?id=1peXFgfs-CCx7AdUd8VHZ8G8egOBjrY6T>

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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 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 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"> Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.
Topic 4	<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 5	<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 6	<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 7	<ul style="list-style-type: none"> Federal Tax Considerations for Health Insurance: This domain examines federal tax treatment of personally-owned and employer-provided health insurance, business disability insurance, and tax-advantaged accounts including HSAs, HRAs, and FSAs.
Topic 8	<ul style="list-style-type: none"> Qualified Plans: This domain addresses employer-sponsored retirement plans including qualification requirements, tax advantages, and various plan types such as SEPs, 401(k)s, and 403(b) plans.
Topic 9	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q226-Q231):

NEW QUESTION # 226

Which type of Medicare Supplement information can be used without prior Commonwealth approval?

- A. Radio announcements approved by the insurer
- B. Television advertisements approved by the insurer
- C. Insurance company brochures
- D. Government publications

Answer: D

Explanation:

Government publications can be used without prior approval from the Commonwealth. These publications, such as materials from the Centers for Medicare & Medicaid Services (CMS), provide authorized and standardized information. On the other hand, insurance company brochures, radio announcements, and television advertisements usually require approval to ensure that they are not misleading or violating advertising regulations related to Medicare Supplement plans.

NEW QUESTION # 227

If an agent misleads or fails to adequately disclose the title and true nature of a policy offered to a potential insured, it may be considered:

- A. Unfair discrimination
- **B. Misrepresentation**
- C. Coercion
- D. Defamation

Answer: B

Explanation:

Virginia Code § 38.2-502 defines misrepresentation as an unfair practice, where an agent misstates or omits key policy details (e.g., calling a term policy "permanent") to mislead the insured. Option C fits this legal breach. Option A (defamation) involves false reputational harm, not policy sales. Option B (unfair discrimination, § 38.2-211) involves unequal treatment, not misrepresentation. Option D (coercion) implies force, not deception. The study guide likely warns of misrepresentation penalties-e.g., an agent fined for hiding exclusions-making C the applicable violation.

NEW QUESTION # 228

All of the following statements about life annuities are true EXCEPT:

- **A. Benefit payments start after the annuitant's death**
- B. They are a form of insurance since risk sharing is involved
- C. They provide for the systematic liquidation of a principal sum
- D. They can protect against outliving one's financial resources

Answer: A

Explanation:

Life annuities provide a stream of income during the annuitant's lifetime. Payments begin after the accumulation period (annuitization) and continue while the annuitant lives. They liquidate a principal sum systematically and protect against longevity risk by pooling risks across many annuitants.

The incorrect statement is B, since benefits start while the annuitant is living, not after death.

Exact Extract (Virginia Annuities Study Guide): "Life annuities are designed to provide income during the lifetime of the annuitant, liquidating principal systematically and protecting against outliving financial resources." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Examination Outline, Section 4.1 Annuity Principles

NEW QUESTION # 229

Under what circumstances will a contingent beneficiary be entitled to proceeds from a life insurance policy?

- A. After proceeds are paid to the primary beneficiary
- **B. If the primary beneficiary has predeceased the insured**
- C. After all outstanding debts of the insured have been settled
- D. If the contingent beneficiary is a child of the insured

Answer: B

Explanation:

A contingent beneficiary is the person designated to receive life insurance proceeds only if the primary beneficiary is unable to do so, usually because the primary beneficiary has died before the insured. This designation ensures that benefits are still directed to another party without passing through the estate.

Exact Extract (Virginia Life & Annuities Study Guide): "Contingent beneficiary-person designated to receive policy proceeds if the primary beneficiary dies before the insured." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Insurance Examination Outline, Section 5.2 Beneficiaries
- Virginia Consumer's Guide to Life Insurance, Beneficiary Designation Section

NEW QUESTION # 230

An insurance contract that identifies individuals by relationship to a particular organization is called:

- A. Health insurance
- B. COBRA coverage
- C. Contributory insurance
- **D. Group insurance**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

Group insurance (B) covers individuals based on their affiliation with an organization (e.g., employees of a company), not as individuals.

Contributory insurance (A) refers to group plans where employees pay part of the premium, but it's not the defining feature.

Health insurance (C) is too broad, and COBRA (D) extends group coverage, not defines it.

The Virginia study guide defines group insurance as coverage tied to membership in an organization, such as an employer or association. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Group Insurance."

NEW QUESTION # 231

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To fulfill our dream of helping our users get the Virginia-Life-Annuities-and-Health-Insurance certification more efficiently, we are online to serve our customers 24 hours a day and 7 days a week. Therefore, whenever you have problems in studying our Virginia-Life-Annuities-and-Health-Insurance test training, we are here for you. You can contact with us through e-mail or just send to our message online. And unlike many other customer service staff who have bad temper, our staff are gentle and patient enough for any of your problems in practicing our Virginia-Life-Annuities-and-Health-Insurance study torrent. In addition, we have professional personnel to give you remote assistance on Virginia-Life-Annuities-and-Health-Insurance exam questions.

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