

# 100% Pass Virginia Insurance - Unparalleled Fresh Virginia-Life-Annuities-and-Health-Insurance Dumps

## 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 (Q29-Q34):

### NEW QUESTION # 29

For an AD&D policy with an irrevocable beneficiary designation, a change in the beneficiary can ONLY be made:

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

**Answer: A**

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 # 30

The information which gives an insurer necessary personal data regarding an individual and helps determine whether the individual can be insured under an individual health insurance policy is contained in the:

- **A. Application**
- B. Policy schedule
- C. Enrollment form
- D. Agent's statement

**Answer: A**

Explanation:

Virginia Code § 38.2-3501 requires individual health insurance policies to incorporate the application as part of the contract, as it contains critical personal data (e.g., name, age, medical history) used to determine insurability (option C). This document-completed by the applicant and agent-details health conditions, lifestyle factors (e.g., smoking), and other risk indicators the underwriter evaluates-e.g., a 30-year-old with asthma noted for rating. Option A (enrollment form) applies to group health plans, not individual policies, where employees join a pre-set plan. Option B (policy schedule) summarizes coverage (e.g., limits, premiums) after issuance, not initial data for underwriting. Option D (agent's statement) may supplement the application with observations, but it's not the primary source; the application itself holds the insured's data.

The study guide likely highlights the application's role in a health insurance section, with examples-e.g., a question about prior hospitalizations triggering a premium adjustment-making C the key document, per Virginia's legal requirement that it be attached to the policy (§ 38.2-3503) for transparency and enforceability.

### NEW QUESTION # 31

A licensed agent must report a felony conviction to the Commission within how many calendar days?

- A. 60 days
- **B. 30 days**
- C. 10 days

- D. 20 days

**Answer: B**

Explanation:

Virginia Code § 38.2-1826(C) requires licensees, including insurance agents, to report any felony conviction to the State Corporation Commission's Bureau of Insurance within 30 calendar days of the final disposition (option C). "Final disposition" means the court's conclusive ruling-e.g., sentencing after a guilty plea. This rule ensures the Bureau can assess the agent's fitness to retain their license, protecting the public from untrustworthy practitioners. Option A (10 days) is too short and not specified in Virginia law for this purpose.

Option B (20 days) lacks statutory support and falls between standard reporting periods. Option D (60 days) exceeds the mandated timeline, delaying oversight. The study guide likely highlights this 30-day deadline in a licensing compliance section, with examples-e.g., an agent convicted of fraud on June 1 must report by July

1-aligning with Virginia's adoption of NAIC standards for licensee integrity (Virginia Code § 38.2-1800 et seq.), making C the precise requirement.

### NEW QUESTION # 32

What type of insurance pays a lump sum benefit if an insured loses sight in both eyes?

- A. Accidental death and dismemberment
- B. Medical expense
- C. Hospital expense
- D. Major medical

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Accidental death and dismemberment (AD&D) insurance (B) provides a lump sum benefit for specific losses, such as loss of sight in both eyes, due to an accident.

\* Hospital expense (A) covers hospital stays, not lump sums for dismemberment.

\* Major medical (C) and medical expense (D) cover healthcare costs, not specific injury benefits.

The Virginia study guide describes AD&D as providing lump sum payments for accidental death or specific injuries like loss of sight, distinct from medical expense coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Types."

### NEW QUESTION # 33

If an employee in poor health is part of a large group that is acceptable for group life insurance, that employee is:

- A. Eligible for the same type of coverage as other employees
- B. Ineligible for coverage under the plan
- C. Eligible for coverage more limited than that of other employees
- D. Eligible for coverage, but on a rated basis

**Answer: A**

Explanation:

Group life insurance in Virginia, governed by Virginia Code § 38.2-3318 et seq., operates on a "group underwriting" basis, meaning coverage is issued to the group as a whole without individual health assessments. For large groups (typically over 10 employees, though Virginia defines "large" contextually), insurers accept the entire eligible group without requiring evidence of insurability, provided the group meets participation and eligibility standards (e.g., active employees). Option C reflects this: an employee in poor health, as part of an acceptable group, receives the same coverage as others, as health status doesn't affect eligibility or terms.

Option A (ineligible) is false; group plans don't exclude based on individual health.

Option B (rated basis) applies to individual policies where substandard risks increase premiums, not group plans where risk is pooled. Option D (limited coverage) contradicts the uniformity of group coverage terms.

The study guide likely highlights this non-discriminatory feature of group life, ensuring equal benefits for all eligible members, making C the correct answer per Virginia's legal and practical framework.

## NEW QUESTION # 34

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