

# Answers Virginia-Life-Annuities-and-Health-Insurance Real Questions & Virginia-Life-Annuities-and-Health-Insurance Free Dump Download

**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

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# Virginia Life, Annuities, and Health Insurance Examination Series 11-01 100% Pass

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q236-Q241):

### NEW QUESTION # 236

In an individual disability income insurance policy, the waiver of premium rider:

- A. Usually is restricted to total disabilities from accidental bodily injuries
- B. Excludes workers' compensation coverage
- C. Enables the insurer to raise the premium of the entire occupational class
- D. Waives future premiums after a given period of continuing total disability

**Answer: D**

Explanation:

The waiver of premium rider allows the insured to stop paying premiums while disabled. After a specified waiting period (typically 90 days), premiums are waived for as long as the disability continues.

Exact Extract (Virginia Disability Study Guide): "Waiver of premium-after a period of total disability, future premiums are waived while benefits remain payable." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Disability Riders

### NEW QUESTION # 237

At policy delivery, to ensure that the insured has NOT experienced adverse medical conditions since the time of application for life insurance, the insured may be required to sign a:

- A. Statement of good health
- B. Disclosure notice
- C. Notice of information practices
- D. Conditional receipt

**Answer: A**

Explanation:

Virginia Code § 38.2-3106 governs life insurance delivery, where insurers may require a statement of good health (option B) at policy issuance to confirm no material health changes occurred since the application (e.g., a new cancer diagnosis). This signed document protects the insurer from undisclosed risks between underwriting and delivery, potentially voiding coverage if false (subject to incontestability, § 38.2-3105).

Option A (disclosure notice) relates to privacy or policy terms, not health updates. Option C (conditional receipt) is issued at application with premium payment, providing temporary coverage, not a delivery requirement. Option D (notice of information practices) informs about data use (per § 38.2-604), not health status. The study guide likely illustrates this with a scenario-e.g., an insured signing to confirm no heart attack post-application-making B the standard practice.

### NEW QUESTION # 238

An example of the unfair trade practice known as twisting is:

- A. Giving special favors as an inducement to purchase insurance
- B. Intimidating a person into buying a policy
- C. Misrepresenting the contract terms during a claims settlement

- **D. Making an incomplete comparison of policies to convince a policyholder to cancel and change to a different policy**

**Answer: D**

Explanation:

Twisting involves misrepresenting or making incomplete comparisons to induce a policyholder to replace an existing policy with one from another insurer, often to the client's detriment.

Exact Extract (Virginia Unfair Trade Practices Law): "Twisting-making incomplete or misleading comparisons of policies to induce replacement." Reference (Virginia Documents / Study Guide):

- Code of Virginia §38.2-503 (Twisting prohibited)

### **NEW QUESTION # 239**

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

**Answer: D**

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 # 240**

Which is true about a term life insurance policy?

- A. It usually can be renewed at the same premium.
- **B. It provides temporary protection.**
- C. It usually provides a cash value.
- D. It may only be written for periods of five years or less.

**Answer: B**

Explanation:

A term life insurance policy provides temporary protection for a specified period, such as 10, 20, or 30 years, and does not accumulate cash value like whole life policies. Term life insurance is often renewable, but premiums typically increase with each renewal. It is designed to provide coverage for a set period, offering financial protection if the insured passes away within that term.

### **NEW QUESTION # 241**

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