

Virginia-Life-Annuities-and-Health-Insurance Actual Exam Dumps - Latest Virginia-Life-Annuities-and-Health-Insurance Exam Notes

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 (Q113-Q118):

NEW QUESTION # 113

The period of time during which a new employee is ineligible for group health insurance coverage is called a:

- A. Probationary period
- B. Contributory period
- C. Participation period
- D. Grace period

Answer: A

Explanation:

Virginia Code § 38.2-3445, aligned with ACA rules, allows group health plans to impose a probationary period (option C)-also called a waiting period-before new employees become eligible for coverage, capped at 90 days. This delay, set by the employer, ensures employment stability before benefits begin. Option A (participation period) isn't a standard term; it might confuse with minimum participation rules for group plans. Option B (grace period) is the post-due-date window for premium payment (e.g., 31 days), not eligibility. Option D (contributory period) implies employee premium contributions but isn't a defined phase.

The study guide likely explains this as an employer tool, with examples like a 30-day wait, making C the precise term.

NEW QUESTION # 114

In long-term care insurance, the guarantee of insurability option provides the insured with the ability to:

- A. Purchase additional insurance at a later date
- B. Extend coverage under the policy for the insured's lifetime
- C. Keep the same premium for the entire contract period
- D. Replace the policy at any time with one from a different insurer

Answer: A

Explanation:

Virginia Code § 38.2-5202 allows a guaranteed insurability option in LTC insurance, letting the insured buy additional coverage later (option A) without proving insurability, typically at set intervals or life events (e.g., inflation adjustment). Option B (replace with another insurer) isn't a policy feature; it's a market action.

Option C (lifetime extension) confuses with benefit periods, not insurability. Option D (fixed premium) relates to non-cancelable policies, not this rider. The study guide likely describes this with examples-e.g., adding \$1,000 monthly benefit at age 70-emphasizing future flexibility, making A the correct answer.

NEW QUESTION # 115

The unwritten authority of an agent to perform incidental acts necessary to fulfill the purpose of the agency agreement is:

- A. Nonexistent
- B. Implied authority

- C. Express authority
- D. Mandated authority

Answer: B

Explanation:

The concept of agency authority is foundational in Virginia insurance law, derived from general agency principles and reflected in Title 38.2, Chapter 18. Express authority is explicitly granted in the agency agreement (e.g., soliciting and binding coverage), per Virginia Code § 38.2-1800 et seq. Implied authority, however, is not written but assumed to be necessary for carrying out express duties—such as scheduling client meetings or collecting initial premiums—unless restricted by the insurer. "Mandated authority" (option B) is not a recognized term in Virginia insurance regulations or study materials. Option C (express authority) is incorrect because it's explicitly stated, not unwritten. Option D (nonexistent) denies the presence of authority, which contradicts the question's premise. The Virginia Life, Annuities, and Health Insurance study guide likely highlights implied authority as a key concept for agents' day-to-day operations, making A the correct answer.

NEW QUESTION # 116

An individual currently owns a long-term care policy. At the time of application for similar coverage, which item must be signed by the applicant and retained by the insurer?

- A. A substitution notice
- **B. A replacement notice**
- C. A duplication notice
- D. A cancellation notice

Answer: B

Explanation:

Virginia Code § 38.2-5207.1 and 14VAC5-200-75 regulate replacement of long-term care (LTC) insurance, requiring a replacement notice when an applicant with existing coverage applies for a new policy that may replace it. This signed notice, provided to the applicant and retained by the insurer, ensures transparency about potential duplication or lapse of the original policy, protecting consumers from unintended coverage gaps or costs. Option C (replacement notice) fits this requirement. Option A (cancellation notice) relates to terminating a policy, not applying for a new one. Option B (substitution notice) isn't a standard term; "replacement" is the legal phrase. Option D (duplication notice) might imply overlap but lacks regulatory specificity. The study guide likely includes a sample replacement form, stressing its role in LTC sales compliance, confirming C as the correct choice.

NEW QUESTION # 117

Which is true about a term life insurance policy?

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

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Term life insurance (B) provides coverage for a specified period (temporary protection) and does not accumulate cash value.

* Option A (cash value) applies to permanent life insurance, not term.

* Option C (five years or less) is false; term policies can span 10, 20, or 30 years.

* Option D (same premium) is incorrect; renewable term policies increase premiums at renewal based on age.

The Virginia study guide describes term life insurance as temporary coverage with no cash value, contrasting it with permanent policies. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

NEW QUESTION # 118

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