

Virginia-Life-Annuities-and-Health-Insurance Latest Exam Experience & Virginia-Life-Annuities-and-Health-Insurance New Real Exam

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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Each format has a pool of Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) actual questions which have been compiled under the guidance of thousands of professionals worldwide. Questions in this product will appear in the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance final test. Hence, memorizing them will help you get prepared for the Virginia-Life-Annuities-and-Health-Insurance examination in a short time. The product of ITCertMagic comes in PDF, desktop practice exam software, and Virginia-Life-Annuities-and-Health-Insurance web-based practice test. To give you a complete understanding of these formats, we have discussed their features below.

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Exam: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Latest Released

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q203-Q208):

NEW QUESTION # 203

Which of the following terms may NOT be used in the advertisement of Accident and Sickness Insurance?

- A. Unlimited Benefits
- B. Reductions
- C. Pre-existing conditions
- D. Exclusions

Answer: A

Explanation:

Virginia Code § 38.2-503 prohibits unfair or deceptive advertising in insurance, including Accident and Sickness policies. Terms like "reductions" (option A), "exclusions" (option B), and "pre-existing conditions" (option C) are factual policy features that must be disclosed clearly under Virginia Administrative Code 14VAC5-41-10 et seq., ensuring transparency. However, "unlimited benefits" (option D) is misleading if untrue, as all policies have limits (e.g., maximum benefits or coverage caps). Advertising "unlimited benefits" without substantiation violates Virginia's rules against exaggerated or false claims, risking consumer deception. The study guide likely warns against such terms, citing examples where insurers faced penalties for overstating coverage, making D the prohibited choice.

NEW QUESTION # 204

All of the following are dividend options in life insurance policies EXCEPT:

- A. Applying the dividends to reduce the premium due
- B. Receiving the entire policy cash value
- C. Using the dividends to purchase additional paid-up life insurance
- D. Accumulating the dividends with interest

Answer: B

Explanation:

Virginia Code § 38.2-3207 allows participating life policies to offer dividend options: option A (reduce premium), option B (buy paid-up additions increasing coverage), and option C (accumulate with interest) are standard, reflecting insurer profits shared with policyowners. Option D (receiving the entire cash value) isn't a dividend option; it's a surrender or nonforfeiture action, terminating the policy, not distributing profits. The study guide likely lists these options with examples—e.g., \$100 dividend reducing a \$500 premium (A)—contrasting them with cash value withdrawal, making D the exception.

NEW QUESTION # 205

All changes and corrections made to an application for health insurance by an agent must be initialed by the:

- A. Applicant's physician
- B. Insurance company underwriter
- C. Agent
- D. Applicant

Answer: D

Explanation:

Virginia Code § 38.2-3501 governs health insurance applications, requiring accuracy and applicant consent.

Changes or corrections by an agent (e.g., fixing a misspelled name) must be initiated by the applicant (option B) to verify agreement, as the application becomes part of the contract (Virginia Code § 38.2-3503). Option A (agent) initiating alone risks unauthorized alterations. Option C (physician) is irrelevant; medical input isn't standard for application edits. Option D (underwriter) assesses, not corrects, applications post-submission.

The study guide likely stresses this consumer protection rule, with examples—e.g., an agent correcting a birthdate, initiated by the applicant—ensuring transparency, making B the correct party.

NEW QUESTION # 206

Who has the right to change the beneficiary of an AD&D policy with a revocable beneficiary designation?

- A. The agent
- B. The policyowner
- C. The beneficiary
- D. The insurer

Answer: B

Explanation:

In an AD&D (Accidental Death and Dismemberment) policy with a revocable beneficiary designation, the policyowner has the right to change the beneficiary. A revocable beneficiary designation means that the policyowner can change the beneficiary at any time without the beneficiary's consent. This is in contrast to an irrevocable beneficiary designation, where the beneficiary's consent would be required to make a change.

NEW QUESTION # 207

A contractual arrangement that transfers exposure from one insurer to another insurer is a:

- A. Reinsurance contract
- B. Captive contract
- C. Reciprocal contract
- D. Coinsurance contract

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* Reinsurance (C) is a process where one insurer (the ceding company) transfers part or all of its risk to another insurer (the reinsurer) to reduce exposure.

* A reciprocal contract (A) involves mutual insurance exchanges, not risk transfer between insurers.

* Coinsurance (B) refers to shared risk between the insurer and policyholder, not between insurers.

* A captive contract (D) involves a company insuring itself through a subsidiary, not transferring risk to another insurer.

The Virginia study guide defines reinsurance as a contractual arrangement allowing insurers to mitigate risk by transferring it to another insurer, a common practice in the industry. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Operations."

NEW QUESTION # 208

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