

# Examcollection Virginia-Life-Annuities-and-Health-Insurance Vce & Test Virginia-Life-Annuities-and-Health-Insurance Preparation

## 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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**Test Virginia-Life-Annuities-and-Health-Insurance Preparation - Virginia-**

## Life-Annuities-and-Health-Insurance Exam Questions And Answers

The second format of Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) is the web-based practice exam that can be taken online through browsers like Firefox, Chrome, Safari, MS Edge, Internet Explorer, and Microsoft Edge. You don't need to install any excessive plugins or Software to attempt the web-based Practice Virginia-Life-Annuities-and-Health-Insurance Exam. All operating systems also support the web-based practice exam.

### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q144-Q149):

#### NEW QUESTION # 144

One characteristic of flexible premium life insurance is that payment of the premium can be altered at the option of:

- **A. The policyowner**
- B. The insurer, if the Consumer Price Index has risen at least 10% over the past year
- C. The contingent beneficiary
- D. The insurer, if the prime interest rate falls below 6%

**Answer: A**

Explanation:

Flexible premium life insurance, such as universal life (Virginia Code § 38.2-3113.1), allows the policyowner to adjust premium payments within policy limits (e.g., minimum to maintain coverage, maximum for tax advantages), offering flexibility over fixed-premium plans like whole life. Option A correctly identifies the policyowner as the decision-maker. Option B (contingent beneficiary) is false; beneficiaries have no control over premiums. Options C and D tie adjustments to economic indices (CPI, interest rates), but Virginia law and standard policies don't grant insurers unilateral premium-changing rights based on these factors- flexibility is the policyowner's prerogative, subject to cash value sufficiency. The study guide likely contrasts this with traditional policies, using examples of skipped or increased payments, confirming A as the defining trait.

#### NEW QUESTION # 145

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. Accumulating the dividends with interest
- D. Using the dividends to purchase additional paid-up life insurance

**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 # 146

All of the following statements about tax-sheltered annuities (TSAs) are true EXCEPT:

- **A. The investment gain each year is included in the participant's gross income.**
- B. Accumulation payments often come from voluntary salary reductions.
- C. They are also known as 403(b) plans.
- D. The annuitant may have an individual account or contract.

**Answer: A**

Explanation:

Tax-sheltered annuities (TSAs), per IRC § 403(b) and Virginia Code § 38.2-3100 et seq., are retirement plans for nonprofit

employees. Option A is true; they're synonymous with 403(b) plans. Option B is true; contributions often come from voluntary salary reductions, tax-deferred until withdrawal. Option C is true; participants can have individual contracts or accounts. Option D is false; investment gains are tax-deferred, not included in gross income annually, only taxed upon distribution. The study guide highlights TSAs' tax advantages, making D the incorrect statement.

#### NEW QUESTION # 147

A health maintenance organization (HMO) must offer emergency health services:

- A. Sixteen hours a day, seven days per week
- B. Twenty-four hours a day, six days per week
- C. Sixteen hours a day, six days per week
- **D. Twenty-four hours a day, seven days per week**

**Answer: D**

Explanation:

Virginia Code § 38.2-4306 mandates that Health Maintenance Organizations (HMOs) provide comprehensive health services, including emergency care, as a core benefit. Emergency services must be available 24 hours a day, 7 days a week (option D) to ensure immediate access to life-saving treatment, aligning with federal and state standards (e.g., ACA requirements under 42 CFR § 422.113). This reflects the HMO's obligation to cover urgent needs-e.g., a heart attack at 2 a.m.-via in-network facilities or out-of-network reimbursement if necessary. Option A (16 hours, 6 days) and Option B (16 hours, 7 days) fall short of the continuous access requirement, limiting coverage unreasonably. Option C (24 hours, 6 days) excludes one day, contradicting the nonstop mandate. The study guide likely emphasizes this 24/7 rule in an HMO benefits section, with examples like ER visits covered anytime, making D the correct standard. This ensures HMOs meet Virginia's consumer protection goals under § 38.2-4300 et seq., distinguishing them from less comprehensive plans.

#### NEW QUESTION # 148

Including a guaranteed insurability rider on a life insurance policy means that:

- A. Any extra premium charged for a health impairment will be discontinued if standard insurability is proved later.
- B. The company will require evidence of insurability for any future purchase of life insurance.
- **C. The policyowner may purchase additional life insurance periodically without proving insurability.**
- D. The original policy was sold on a non-medical basis.

**Answer: C**

Explanation:

Virginia Code § 38.2-3209 allows a guaranteed insurability rider, enabling the policyowner to buy additional coverage at specified intervals (e.g., every 3 years or life events like marriage) without proving insurability. Option D matches this definition. Option A is unrelated; non-medical underwriting isn't implied. Option B contradicts the rider's purpose, which waives insurability proof. Option C is false; premium adjustments aren't part of this rider. The study guide describes this rider as a planning tool for future needs, confirming D.

#### NEW QUESTION # 149

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