

# Latest Virginia-Life-Annuities-and-Health-Insurance Exam Camp - Quiz Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Realistic Interactive Questions

## Virginia Health, Life Insurance and Annuities Exam Study

Methods of Handling Risk (STARR) - ANSWER>>1. Sharing (each member of group pays portion of loss)  
2. Transfer (spreading risk among customers)  
3. Avoidance (not engaging in certain activity)  
4. Reduction (lessening chance)  
5. Retention (indiv pays for loss)

Elements of Insurable Risk (CANHAM) - ANSWER>>1. Calculable (based on prior loss stats)  
2. Affordable (for avg consumer)  
3. Non-catastrophic (no widespread loss events)  
4. Homogeneous (similar indiv risks)  
5. Accidental  
6. Measurable (\$ amt)

Types of Insurers (7) - ANSWER>>1. Stock insurer  
2. Mutual insurer  
3. Fraternal benefit societies  
4. Reciprocal insurers  
5. Risk retention groups  
6. Lloyd's Associations  
7. Self-insurers

Classification of Insurers: Private v. Gov't - ANSWER>>-Gov't includes SS, military life insurance, residual market insurance  
-Subsidize insurance programs to cover for catastrophic risk

Classification of Insurers: Domestic, Foreign, and Alien - ANSWER>>1. Domestic: insurer located in state where they are incorporated  
2. Foreign: insurer sells in states other than where they are incorporated

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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q298-Q303):

#### NEW QUESTION # 298

For a life insurance accidental death benefit to be paid, all of the following conditions usually must be satisfied EXCEPT:

- A. Death must result from accidental bodily injury
- **B. Death must result from a job-related injury**
- C. Death must occur within a specified number of days after the injury
- D. The injury must occur prior to some specified age

**Answer: B**

Explanation:

Accidental death benefit riders require proof of accidental cause, timely death after injury, and age restrictions. They do not require the death to be work-related. Exact extract: "Accidental death benefits are payable if death results from accidental injury, occurs within a stated period (often 90 days), and before a specified age, usually 60-65." Job-relatedness is irrelevant unless specifically excluded (e.g., hazardous occupation).

Reference:

#### NEW QUESTION # 299

Under an absolute assignment, a life insurance policyowner transfers:

- A. The requirement to pay premiums to a third party
- B. Limited policy rights to another party
- **C. All policy ownership rights to a new owner**
- D. Ownership rights as collateral for a loan

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership. Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

#### NEW QUESTION # 300

(Which table shows the rate of death by age for given groups of people?)

- A. Morbidity table
- B. Dividend table
- **C. Mortality table**

- D. Premium rate table

**Answer: C**

Explanation:

A mortality table displays the statistical probability of death at each age for a defined population. Insurers use mortality tables as a foundational tool in underwriting, premium calculation, and reserve determination for life insurance and annuity products.

Morbidity tables measure the likelihood of illness or disability, not death. Premium rate tables show pricing information derived from actuarial data, while dividend tables reflect non-guaranteed policy dividends.

Virginia licensing materials emphasize mortality tables as essential actuarial tools that help insurers predict life expectancy and properly price life insurance policies. Therefore, option A is correct.

### **NEW QUESTION # 301**

Medicare Part A Hospital Insurance is normally available regardless of age to any individual who, for at least 24 months, has been a recipient of:

- **A. Social Security disability benefits**
- B. Railroad retirement income benefits
- C. Corporate or self-employment retirement benefits
- D. Workers' compensation benefits

**Answer: A**

Explanation:

Medicare Part A is generally available at age 65, but younger individuals may qualify if they have received Social Security disability benefits for at least 24 months.

Exact Extract (Virginia Medicare Study Guide): "Individuals under age 65 become eligible for Medicare Part A after receiving Social Security disability benefits for 24 months." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Medicare Eligibility

### **NEW QUESTION # 302**

The typical group disability income insurance policy EXCLUDES coverage for disability resulting from:

- A. Commercial airline crashes
- B. Automobile accidents
- **C. Military service**
- D. Injuries occurring in the home

**Answer: C**

Explanation:

Most group disability income insurance policies exclude coverage for disability resulting from military service. Disabilities caused by active duty in the military are typically covered under separate government programs, such as Veterans Affairs (VA) benefits.

Commercial airline crashes, injuries at home, and automobile accidents are typically covered under group disability policies, though specifics may vary by policy.

### **NEW QUESTION # 303**

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