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## Free PDF Quiz 2026 Virginia-Life-Annuities-and-Health-Insurance: Trustable New Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Cram Materials

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q77-Q82):

**NEW QUESTION # 77**

An insurance company writing business in a state other than the one in which it is domiciled is called:

- **A. A foreign insurer**
- B. A captive insurer
- C. An alien insurer
- D. A domestic insurer

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A foreign insurer (A) is an insurance company operating in a state other than its state of domicile (where it is incorporated).

\* A domestic insurer (B) operates in its home state. An alien insurer (C) is domiciled outside the U.S. A captive insurer (D) insures its parent company, not based on location.

The Virginia study guide defines a foreign insurer as one licensed to do business in Virginia but incorporated in another state, per insurance regulatory terminology. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Types."

### NEW QUESTION # 78

When the employer pays the premium, covered individuals normally receive tax-free benefits under all of the following group health plans EXCEPT:

- A. Major medical
- B. Dental
- C. Health maintenance organization
- **D. Disability income**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Employer-paid premiums for group health plans like major medical (B), dental (C), and HMOs (D) result in tax-free benefits under IRC Section 106.

\* Disability income (A) benefits are taxable if the employer pays the premium, per IRS rules, unlike medical benefits.

The Virginia study guide, aligned with IRS regulations, notes that employer-funded disability income benefits are taxable to the recipient, while medical, dental, and HMO benefits remain tax-free. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Taxation of Insurance Benefits."

### NEW QUESTION # 79

What type of insurance pays a lump sum benefit if an insured loses sight in both eyes?

- A. Major medical
- **B. Accidental death and dismemberment**
- C. Medical expense
- D. Hospital expense

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Accidental death and dismemberment (AD&D) insurance (B) provides a lump sum benefit for specific losses, such as loss of sight in both eyes, due to an accident.

\* Hospital expense (A) covers hospital stays, not lump sums for dismemberment.

\* Major medical (C) and medical expense (D) cover healthcare costs, not specific injury benefits.

The Virginia study guide describes AD&D as providing lump sum payments for accidental death or specific injuries like loss of sight, distinct from medical expense coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Types."

### NEW QUESTION # 80

All of the following are underwriting criteria for individual life insurance EXCEPT:

- A. Religion
- B. Occupation
- C. Ability to pay premiums
- D. Gender

**Answer: A**

Explanation:

Virginia Code § 38.2-3107 governs life insurance underwriting, where insurers assess risk using factors like gender (option A, affecting mortality rates), occupation (option C, e.g., hazardous jobs increase risk), and ability to pay premiums (option D, ensuring policy sustainability). Option B (religion) is not a permissible criterion; Virginia Code § 38.2-211 prohibits unfair discrimination in insurance based on religion, race, or other protected traits, reflecting federal and state anti-discrimination laws. The study guide likely explains underwriting with examples-e.g., higher premiums for a male firefighter-but flags religion as an illegal factor, with case studies of compliance, making B the exception.

### NEW QUESTION # 81

Since HMOs negotiate provider networks in advance of care, HMO members:

- A. Pay the entire cost for all use of non-HMO providers, regardless of circumstances
- B. Are encouraged to carry individual health insurance coverage
- C. Waive the right to re-enroll in an insurance company indemnity plan
- D. Have a limited choice of care providers

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* HMOs limit members to a pre-negotiated network of providers (B), restricting choice to control costs.

\* Non-network care (A) may be covered in emergencies, not always fully out-of-pocket. Options C (waive re-enrollment) and D (individual coverage) are not HMO features.

The Virginia study guide describes HMOs as managed care plans with a restricted provider network, emphasizing cost control through limited choice. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

### NEW QUESTION # 82

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