

Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Online & Latest Virginia-Life-Annuities-and-Health-Insurance Exam Tips

Virginia Life, Health and Annuities Exam

Insurance - ANS -transfer of risk

Risk - ANS -uncertainty/possibility of a loss

Two types of risk - ANS -Pure and Speculative

Speculative Risk - ANS -chance of loss or gain; not insurable

Pure Risk - ANS -chance of loss only; can be insured

Exposure - ANS -risks for which the insurance company would be liable

Peril - ANS -cause of loss

Hazard (there are 3 types) - ANS -something that causes an increase in the chance of loss

Physical Hazard - ANS -the hazard can be seen

Moral Hazard - ANS -a belief that intentionally causing a loss is acceptable

Morale Hazard - ANS -carelessness

Methods of Handling Risk (STARR) - ANS -Sharing, Transfer, Avoidance, Reduction, Retention

Contract (policy) - ANS -an agreement between the insured and the insurer

1st party - ANS -insured (customer)

2nd party - ANS -insurer, insurance company

Law of Large Numbers - ANS -larger the group; the more accurate losses can be predicted

Characteristics of risks that can be insured (CANHAM) - ANS -Calculable, affordable, non-catastrophic, homogeneous, accidental, measurable

Adverse Selection - ANS -risks that have a greater than average chance of loss

P.S. Free 2026 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance dumps are available on Google Drive shared by Dupleader: <https://drive.google.com/open?id=1IEbesnh7Ud71ar7wjGpPY6j0c2cV-wv0>

Time is life, time is speed, and time is power. You have to spend less time reaching your goals before you can walk ahead and seize more opportunities. Now, if you use our Virginia-Life-Annuities-and-Health-Insurance preparation materials, you only need to learn twenty to thirty hours to go to the exam. And this data is provided and tested by our worthy customers. For they have passed the exam with the help of our Virginia-Life-Annuities-and-Health-Insurance Exam Questions in such a short time and as 98% to 100% of them passed. The pass rate is also unmatched in the market!

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.

Topic 2	<ul style="list-style-type: none"> Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.
Topic 3	<ul style="list-style-type: none"> Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.
Topic 4	<ul style="list-style-type: none"> Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.
Topic 5	<ul style="list-style-type: none"> Life Insurance Policies: This domain examines various life insurance products including term, whole life, universal life, specialized policies, and group life insurance, covering their characteristics, features, and appropriate applications.
Topic 6	<ul style="list-style-type: none"> Health Insurance Basics: This domain introduces health insurance fundamentals including covered perils, types of benefits, policy classifications, limited policies, common exclusions, agent responsibilities, underwriting processes, and replacement considerations.
Topic 7	<ul style="list-style-type: none"> Life Insurance Policy Provisions, Options and Riders: This domain addresses standard contract provisions, beneficiary designations, settlement options, nonforfeiture provisions, policy loans, dividend options, and riders including disability benefits and accelerated death benefits.
Topic 8	<ul style="list-style-type: none"> General Insurance: This domain introduces fundamental insurance concepts including risk management methods, types of insurers, agent authority, and the essential elements and characteristics of insurance contracts including legal doctrines governing agreements.
Topic 9	<ul style="list-style-type: none"> Individual Health Insurance Policy General Provisions: This domain covers uniform required and optional provisions in individual health policies including contract terms, claims procedures, grace periods, renewability classifications, and the free look period.
Topic 10	<ul style="list-style-type: none"> Federal Tax Considerations for Health Insurance: This domain examines federal tax treatment of personally-owned and employer-provided health insurance, business disability insurance, and tax-advantaged accounts including HSAs, HRAs, and FSAs.
Topic 11	<ul style="list-style-type: none"> Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.
Topic 12	<ul style="list-style-type: none"> Insurance Regulation: This domain covers Virginia's regulatory framework for insurance agents and companies, including licensing, appointments, continuing education, disciplinary actions, and the State Corporation Commission's authority. It also addresses federal regulations like the Fair Credit Reporting Act and ACA market reforms.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q274-Q279):

NEW QUESTION # 274

(Benefit payments under a joint and survivor annuity normally continue until the death of:)

- A. Both annuitants
- B. One beneficiary
- C. All beneficiaries
- D. One annuitant

Answer: A

Explanation:

A joint and survivor annuity is designed to provide income for two people, typically spouses, and payments continue until both annuitants have died. This feature makes it especially suitable for retirement planning when ongoing income is needed for a surviving spouse.

When the first annuitant dies, payments continue to the survivor, often at the same or a reduced level depending on the contract terms. Only after the second annuitant's death do payments cease. Therefore, option A is correct.

Options B, C, and D incorrectly describe other annuity structures. Beneficiaries are generally relevant only if a refund or period-certain option applies. Joint and survivor annuities are a core topic in Virginia annuity education because of their longevity risk protection.

NEW QUESTION # 275

When must an agent provide an outline of coverage to an applicant for long-term care insurance?

- A. At the time of the initial solicitation
- B. At the time of the first premium payment
- C. At the time of application
- D. At the time of delivery

Answer: A

Explanation:

An agent must provide an outline of coverage to an applicant for long-term care insurance at the time of the initial solicitation. This ensures that the applicant is fully informed about the key features and benefits of the long-term care insurance policy before they make a decision. The outline provides details about the policy's coverage, limitations, exclusions, and other essential elements.

NEW QUESTION # 276

(Information regarding an individual's credit standing is contained in:)

- A. An attending physician's report
- B. An index bureau report
- C. A consumer report
- D. An agent's report

Answer: C

Explanation:

A consumer report contains information about an individual's credit history, financial reputation, and personal characteristics. Virginia insurance exam materials clearly distinguish consumer reports from medical and underwriting reports. Insurers may use consumer reports during underwriting, but only with proper authorization and disclosure under privacy and fair credit reporting standards.

An agent's report focuses on observations made by the agent during the application process. An attending physician's report (APR) contains medical information provided by a healthcare provider. An index bureau report (such as MIB) contains coded medical or application activity data shared among insurers, not credit information.

Because credit standing specifically refers to financial responsibility and credit history, the correct answer is a consumer report.

Virginia regulations emphasize strict handling, confidentiality, and disclosure requirements when insurers obtain and use consumer

reports.

NEW QUESTION # 277

Which statement about an adjustable life insurance policy is true?

- A. The plan of coverage may be changed only if the new form of coverage has a lower premium
- **B. Evidence of insurability may be required when the amount of insurance is increased**
- C. It is most appropriate for people who are over age 50
- D. It is a form of variable annuity

Answer: B

Explanation:

Adjustable life allows policyholders to adjust face amount, premium, or coverage period. Increases in coverage may require proof of insurability. Exact extract: "Adjustable life permits increases in coverage, subject to evidence of insurability." Reference:

NEW QUESTION # 278

Generally, an indemnity plan which covers dental expenses:

- **A. Covers preventive care for adults and children once every six months**
- B. Only allows insureds to be treated by certain preselected providers
- C. Rarely requires an insured to pay a deductible or coinsurance portion for major services such as crowns
- D. Covers all dependent family members living in the insured's household, including dependent parents

Answer: A

Explanation:

Dental indemnity plans reimburse insureds for covered services up to specified amounts. Preventive services such as cleanings, exams, and fluoride treatments are typically covered every six months for both adults and children. These plans generally do not limit members to a network of providers, unlike managed care dental plans, but they do require deductibles and cost-sharing for major restorative work.

Exact Extract (Virginia Dental Plan Filing Requirements): "Preventive dental services-cleanings, exams, fluoride treatments-covered once every six months." Reference (Virginia Documents / Study Guide):

- Virginia SCC Product Checklist: Individual Stand-Alone Dental Plan Organizations
- Virginia Health Insurance Study Guide, Indemnity vs. Managed Care Plans

NEW QUESTION # 279

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