

Examinations Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Actual Questions, Test Virginia-Life-Annuities-and-Health-Insurance Dumps.zip

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

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q231-Q236):

NEW QUESTION # 231

(What factor allows some level term policies to provide level premiums?)

- A. Premiums are averaged over the term of the policy
- B. The face amount of the policy decreases annually
- C. Evidence of insurability is required each year
- D. An additional lump-sum premium is due the first year

Answer: A

Explanation:

Level term life insurance provides a fixed premium for a specified period, even though the risk of death increases as the insured ages. This is possible because premiums are averaged over the term of the policy.

In the early years, the insured pays more than the actual mortality cost, while in later years the cost of insurance exceeds the premium paid. This averaging mechanism allows the premium to remain level throughout the term.

Evidence of insurability is not required annually, the face amount does not necessarily decrease, and no additional lump-sum premium is required. Virginia exam materials consistently emphasize premium averaging as the reason level premiums are possible, making option D correct.

NEW QUESTION # 232

A "functional assessment" for long-term care insurance benefits determines:

- A. The condition of the insured's home and its operating systems
- B. The insured's ability to perform the activities of daily living
- C. The family members' ability to provide the required level of care
- D. The nursing home's ability to perform the required level of care

Answer: B

Explanation:

Eligibility for long-term care benefits is based on inability to perform Activities of Daily Living (ADLs). Functional assessment measures this ability. Exact extract: "Functional assessments measure the insured's ability to perform ADLs such as bathing, dressing, eating, continence, and transferring." Reference:

NEW QUESTION # 233

To be complete, an application for health insurance must contain all of the following EXCEPT:

- A. Applicant's signature
- B. Initial premium
- C. Applicant's name and address
- D. Date of application

Answer: B

Explanation:

Virginia Code § 38.2-3501 requires health insurance applications to include essential details for underwriting and contract formation:

the applicant's name and address (option A), signature (option B) to affirm accuracy, and date (option C) to establish timing. These are mandatory for a complete application. Option D (initial premium) is not required on the application itself; while payment may accompany it to bind coverage (e.g., via a conditional receipt), it's a separate transaction, not an application component. The study guide likely lists these elements in a sample application, noting that premium submission is optional until acceptance, making D the exception.

NEW QUESTION # 234

Giving policyholders some part of the agent's commission as an inducement to purchase insurance is an unfair trade practice known as:

- A. Replacement
- **B. Rebating**
- C. Retention
- D. Twisting

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* Rebating (B) is the illegal practice of offering a portion of an agent's commission or other financial incentives to induce a sale, prohibited in most states, including Virginia, to ensure fair competition.

* Twisting (A) involves misrepresenting policies to replace existing coverage. Replacement (C) is switching policies, not necessarily with a rebate. Retention (D) is not a recognized term here.

The Virginia study guide defines rebating as an unfair trade practice under Virginia insurance law, aimed at preventing agents from undercutting prices with commission kickbacks. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Unfair Trade Practices."

NEW QUESTION # 235

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

Answer: A

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 # 236

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