

Real Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Dumps PDF - Achieve Success In Exam



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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q384-Q389):

NEW QUESTION # 384

The elimination of a hazard is an example of risk:

- A. Retention

- B. Transfer
- **C. Avoidance**
- D. Pooling

Answer: C

Explanation:

The elimination of a hazard is an example of risk avoidance. This involves removing or eliminating the risk entirely by preventing hazardous activities or conditions. This is different from other risk management strategies such as transfer (shifting risk to another party), pooling (combining risks to spread the impact), or retention (accepting the risk).

NEW QUESTION # 385

Which of the following statements regarding the renewal of a Medicare supplement policy is in accordance with Virginia regulations?

- **A. Each policy is guaranteed to be renewable.**
- B. An individual must obtain an annual physical which meets specific health requirements to have the policy renewed.
- C. An individual has the option to renew the policy as long as the maximum annual coverage has not been met the previous year.
- D. Each policy is subject to an annual administrative fee to be paid prior to renewal.

Answer: A

Explanation:

Medicare supplement policies in Virginia are guaranteed renewable. This means the insurer cannot cancel coverage as long as premiums are paid on time, regardless of the insured's health status or claim history. Exact extract: "Every Medicare supplement policy shall be guaranteed renewable and may not be terminated except for nonpayment of premium or material misrepresentation." This provides strong consumer protection for seniors relying on supplemental coverage.

Reference:

NEW QUESTION # 386

Working people age 65 or over generally must:

- A. Be offered employer group Medicare Supplement coverage
- **B. Be offered the same health benefits offered to younger employees**
- C. Accept Medicare as the primary payer
- D. Continue coverage under the employer group health plan

Answer: B

Explanation:

Federal Age Discrimination in Employment Act (ADEA) requires equal benefits for older workers. Employers cannot deny the same group health coverage offered to younger employees. Exact extract: "Employees age 65 and older must be offered the same health benefits as those under 65." Reference:

NEW QUESTION # 387

When the business of insurance is no longer conducted under an assumed name, an agent must notify:

- A. The Department of Commerce
- **B. The Bureau of Insurance**
- C. The Surety Organization of Virginia
- D. The National Association of Insurance Commissioners

Answer: B

Explanation:

Virginia law requires agents to promptly notify the Bureau of Insurance if they discontinue the use of an assumed name or trade name under which they were licensed.

Exact Extract (Virginia Producer Regulations): "An agent who conducts business under an assumed or fictitious name shall notify the

Bureau of Insurance when such name is no longer used." Reference (Virginia Documents / Study Guide):
- Code of Virginia §38.2-1822 (Use of assumed or fictitious names)

NEW QUESTION # 388

In individual health insurance, a proof of loss typically should be submitted to the insurer within:

- A. 60 days from the date of loss
- **B. 90 days from the date of loss**
- C. 120 days from the date of loss
- D. 30 days from the date of loss

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* The proof of loss is a formal statement of a claim, and standard health insurance policies require it within 90 days of the loss (C), unless the policy specifies otherwise or state law extends it.

* Options A (30 days) and B (60 days) are too short for most policies, while D (120 days) exceeds the typical requirement.

The Virginia study guide aligns with the NAIC model laws, stating that proof of loss must typically be filed within 90 days of the loss, though insurers may accept later submissions if not prejudicial. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Claims Provisions."

NEW QUESTION # 389

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