

Free PDF Quiz Virginia Insurance - Virginia-Life-Annuities-and-Health-Insurance - Virginia Life, Annuities, and Health Insurance Examination Series 11-01 High Hit-Rate Latest 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

P.S. Free & New Virginia-Life-Annuities-and-Health-Insurance dumps are available on Google Drive shared by TroytecDumps: https://drive.google.com/open?id=1twD1Sr1dngOYGgQxxi_zr-NXLI_g8evY

You may have been learning and trying to get the Virginia-Life-Annuities-and-Health-Insurance certification hard, and good result is naturally become our evaluation to one of the important indices for one level. You need to use our Virginia-Life-Annuities-and-Health-Insurance exam questions to testify the knowledge so that you can get the Virginia-Life-Annuities-and-Health-Insurance Test Prep to obtain the qualification certificate to show your all aspects of the comprehensive abilities, and the Virginia-Life-Annuities-and-Health-Insurance exam guide can help you in a very short period of time to prove yourself perfectly and efficiently.

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

Topic	Details
Topic 1	<ul style="list-style-type: none"> • Qualified Plans: This domain addresses employer-sponsored retirement plans including qualification requirements, tax advantages, and various plan types such as SEPs, 401(k)s, and 403(b) plans.

Topic 2	<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 3	<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 4	<ul style="list-style-type: none"> • Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.
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"> • 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 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"> • Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 9	<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.

>> Virginia-Life-Annuities-and-Health-Insurance Latest Questions <<

New APP Virginia-Life-Annuities-and-Health-Insurance Simulations & Valid Virginia-Life-Annuities-and-Health-Insurance Test Questions

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q225-Q230):

NEW QUESTION # 225

A certificate of insurance in a group health plan is:

- A. Issued to the employer for each insured location
- B. A binding contract between the employee and the insurer
- C. Evidence of the employee's insurance coverage
- D. A binding contract between the employer and the insurer

Answer: C

Explanation:

A certificate of insurance in a group health plan is evidence of the employee's insurance coverage. It provides a summary of the coverage, terms, and benefits the employee is entitled to under the group policy. It is not a contract between the employee and the insurer or between the employer and the insurer. The employer typically holds the master policy, while the certificate is issued to each employee covered under the plan.

NEW QUESTION # 226

Which type of life insurance policy often contains a payor benefit rider?

- A. Second-to-die
- **B. Juvenile**
- C. Group life
- D. Credit life

Answer: B

Explanation:

Juvenile life insurance often includes a payor benefit rider, which waives premiums if the policy owner (usually a parent) dies or becomes disabled before the child reaches adulthood. Exact extract: "The payor benefit rider is typically attached to juvenile policies, ensuring coverage continues without premium payment if the payor dies or is disabled." Reference:

NEW QUESTION # 227

False advertising regarding insurance policies would be found in all of the following EXCEPT:

- **A. Policy benefits being compared with a competitor's**
- B. An insurance policy being represented as a share of stock
- C. Past dividends paid on a policy being exaggerated
- D. Benefits under a policy being misrepresented

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* False advertising includes exaggerating dividends (A), misrepresenting benefits (B), or claiming a policy is a stock (C), all deceptive practices.

* Comparing benefits with a competitor (D) is permissible if accurate and not misleading, thus not inherently false advertising.

The Virginia study guide, per state law, prohibits deceptive advertising but allows factual comparisons with competitors, provided they are truthful. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Unfair Trade Practices."

NEW QUESTION # 228

In individual health insurance, the 10-day free look provision:

- A. Applies only when no premium has been paid
- B. Is the same as a grace period
- C. Is subject to a surrender charge
- **D. Provides for a full refund of premium**

Answer: D

Explanation:

The 10-day free look provision in individual health insurance policies allows the insured to review their policy after purchase. If they are unsatisfied with the policy, they can cancel it within 10 days and receive a full refund of premiums. This provision is distinct from a grace period (which allows for late payment) and does not apply only when no premium has been paid. A surrender charge typically applies to cash-value policies, not health insurance.

NEW QUESTION # 229

If a patient with a preferred provider organization (PPO) chooses to use a non-PPO provider, the patient usually can:

- A. 100% reimbursement for the service provided
- **B. To have higher out-of-pocket expenses**
- C. To pay the full cost of care
- D. A one-year waiting period before re-enrolling in the PPO

Answer: B

Explanation:

PPO plans allow members to seek care from non-network providers but at reduced benefit levels. This typically results in higher deductibles, coinsurance, and overall out-of-pocket expenses. Members retain freedom of choice, but the plan incentivizes using preferred providers.

Exact Extract (Virginia Health Insurance Study Guide): "Preferred Provider Organizations allow coverage for non-network services, but at a lower reimbursement level, leading to greater out-of-pocket expenses." Reference (Virginia Documents / Study Guide):
- Virginia Health Insurance Examination Outline, PPO Plan Features

NEW QUESTION # 230

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