

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Cost - Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Materials

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

These Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance questions and Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance practice test software that will aid in your preparation. All of these Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance formats are developed by experts. And assist you in passing the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance Exam on the first try. Virginia-Life-Annuities-and-Health-Insurance practice exam software containing Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice tests for your practice and preparation.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q138-Q143):

NEW QUESTION # 138

What are long-term care insurance "ADL's"?

- A. Aggregate days limitation
- B. Aggregate dollar limits
- C. Activities of daily living
- D. Approved doctor lists

Answer: C

Explanation:

Virginia Code § 38.2-5200 defines ADLs (Activities of Daily Living, option C) as essential tasks-e.g., bathing, dressing, eating-used to determine LTC benefit eligibility (typically inability to perform 2 of 6).

Option A (aggregate dollar limits) refers to coverage caps, not ADLs. Option B (aggregate days limitation) might confuse with elimination periods, not ADLs. Option D (approved doctor lists) relates to provider networks, not functional criteria. The study guide likely details ADLs with examples-e.g., needing help with mobility-emphasizing their role in claims, making C the correct term.

NEW QUESTION # 139

Which is true about an adjustable life insurance policy?

- A. No settlement options are available
- B. The only nonforfeiture option available is cash
- C. The policy while in force can alternate between forms of term life insurance and whole life insurance
- D. It is a form of retirement income annuity

Answer: C

Explanation:

Adjustable life insurance (Virginia Code § 38.2-3113.1) allows flexibility in face amount and premiums, effectively shifting between term (lower cost, no cash value) and whole life (higher cost, cash value) features while in force (option A). Option B is false; nonforfeiture options include cash, reduced paid-up, or extended term. Option C is false; settlement options (e.g., lump sum) apply as with other policies. Option D is wrong; it's life insurance, not an annuity. The study guide likely explains this adaptability-e.g., increasing premiums to build cash value (whole life)-making A the true statement.

NEW QUESTION # 140

The injury or damage sustained by the insured is called:

- A. A claim
- B. An accident
- C. A peril
- D. A loss

Answer: D

Explanation:

Virginia Code § 38.2-100 et seq. defines insurance terms. A loss (option C) is the actual injury or damage sustained (e.g., a broken

leg or burned house), the event insurance covers. Option A (claim) is the request for payment post-loss, not the loss itself. Option B (peril) is the cause (e.g., fire, collision), not the result. Option D (accident) is a type of peril or event, not the damage. The study guide likely clarifies this chain-e.g., a car crash (peril/accident) causes \$5,000 damage (loss), prompting a claim-using examples to distinguish loss as the outcome, making C the precise term.

NEW QUESTION # 141

A group health insurance contract is between the:

- A. Employer and employees
- B. Employee and insurance company
- C. Employer and insurance company
- D. Employer, employees, and insurance company

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* A group health insurance contract is a legal agreement between the employer (policyholder) and the insurance company (C), with employees as covered participants, not direct parties to the contract.

* Option A (employer and employees) is the employment relationship, not the insurance contract. Option B (employee and insurer) applies to individual policies. Option D (all three) overcomplicates the contractual relationship.

The Virginia study guide states that group insurance contracts are issued to the employer or group sponsor, who contracts with the insurer, while employees receive certificates of coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Group Insurance."

NEW QUESTION # 142

An information security program shall be designed to do all of the following, EXCEPT:

- A. Ensure the confidentiality of policyholder information
- B. Ensure policyholder access to their information without substantial inconvenience
- C. Protect against any anticipated threats or hazards to the integrity of the information
- D. Protect against unauthorized access to the information

Answer: B

Explanation:

Virginia Code § 38.2-623 mandates insurers to implement information security programs to safeguard nonpublic personal information, aligning with the NAIC's Model Regulation for Privacy. These programs must ensure confidentiality (option B), protect against threats or hazards (option C), and prevent unauthorized access (option D)-all core objectives to secure data against breaches or misuse. Option A (ensure policyholder access without substantial inconvenience) is not a requirement of the security program; while Virginia Code § 38.2-610 allows policyholders to request their information, this is a separate consumer right, not a security program goal. The study guide likely details these mandates in a privacy section, emphasizing protection over access facilitation, as security focuses on safeguarding, not convenience. For example, encryption (B, D) and risk assessments (C) are standard, but streamlining access (A) could even conflict with security if overly permissive, making A the exception.

NEW QUESTION # 143

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