

# Virginia-Life-Annuities-and-Health-Insurance考試指南 - Virginia-Life-Annuities-and-Health-Insurance信息資訊

## 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

從Google Drive中免費下載最新的VCESoft Virginia-Life-Annuities-and-Health-Insurance PDF版考試題庫：[https://drive.google.com/open?id=1WeH2EkU\\_d6jPBE6OOAppTH5HzJDUG09](https://drive.google.com/open?id=1WeH2EkU_d6jPBE6OOAppTH5HzJDUG09)

當你感到悲哀痛苦時，最好是去學些什麼東西，比如通過Virginia-Life-Annuities-and-Health-Insurance考試，獲得該證書可以使你永遠立於不敗之地。我們的IT團隊致力於提供真實的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance題庫問題和答案，所有購買我們Virginia-Life-Annuities-and-Health-Insurance題庫的客戶都將獲得長達一年的免費更新，確保考生有足夠的時間學習。成功不是將來才有的，而是從決定去做的那一刻起，持續累積，Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance考古題學習資料是根據最新的考試知識點整編而來，覆蓋面廣，是你備考的最佳助手。

## Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 考試大綱：

主題	簡介
主題 1	<ul style="list-style-type: none"> <li>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.</li> </ul>

主題 2	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 3	<ul style="list-style-type: none"> <li>• Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.</li> </ul>
主題 4	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 5	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 6	<ul style="list-style-type: none"> <li>• Federal Tax Considerations for Life Insurance and Annuities: This domain examines federal tax treatment of life insurance and annuities including death benefits, policy loans, modified endowment contracts, non-qualified annuities, IRAs, and Section 1035 exchanges.</li> </ul>
主題 7	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 8	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 9	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 10	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 11	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 12	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 13	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

>> Virginia-Life-Annuities-and-Health-Insurance考試指南 <<

## Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance信息資訊 & Virginia-Life-Annuities-and-Health-Insurance熱門證照

現在很多IT專業人士都一致認為Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試的證書就是登上IT行業頂峰的第一塊墊腳石。因此Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試是一個很多IT專業人士關注的考試。

## 最新的 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 免費考試真題 (Q381-Q386):

### 問題 #381

All of the following statements about life annuities are true EXCEPT:

- A. They provide for the systematic liquidation of a principal sum
- B. Benefit payments start after the annuitant's death
- C. They can protect against outliving one's financial resources
- D. They are a form of insurance since risk sharing is involved

答案: B

解題說明:

Life annuities provide a stream of income during the annuitant's lifetime. Payments begin after the accumulation period (annuitization) and continue while the annuitant lives. They liquidate a principal sum systematically and protect against longevity risk by pooling risks across many annuitants.

The incorrect statement is B, since benefits start while the annuitant is living, not after death.

Exact Extract (Virginia Annuities Study Guide): "Life annuities are designed to provide income during the lifetime of the annuitant, liquidating principal systematically and protecting against outliving financial resources." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Examination Outline, Section 4.1 Annuity Principles

### 問題 #382

How long does an agent have to report administrative actions by other states to the Bureau of Insurance?

- A. 30 days
- B. 60 days
- C. 15 days
- D. 10 days

答案: A

解題說明:

Virginia law requires agents to report any administrative action taken against them in another jurisdiction within 30 calendar days.

Exact extract: "A licensee shall report to the Commission any administrative action taken against the licensee in another jurisdiction within 30 days." This requirement ensures transparency and regulatory oversight.

Reference:

### 問題 #383

(All of the following statements about universal life insurance are true EXCEPT:)

- A. The policy stipulates the amount that will be used for company expenses.
- B. Policy loans affect the amount of interest credited to the policy cash value.
- C. A mortality charge is subtracted from the cash value accumulations each month.
- D. Death benefits are taxed as ordinary income.

答案: D

解題說明:

Universal life insurance provides flexible premiums, adjustable death benefits, and transparent monthly deductions for mortality and expenses. Death benefits paid to beneficiaries are generally income-tax free, making option C incorrect.

Mortality charges and expense charges are deducted monthly from the cash value, and policy loans reduce the cash value, which can affect interest credited. These features align with Virginia exam standards.

Because death benefits are not taxed as ordinary income, option C is the correct EXCEPT answer.

### 問題 #384

Twisting is an unfair trade practice defined as:

- A. Making false statements on an application for insurance
- **B. Persuading an insured, to the insured's detriment, to switch policies**
- C. Encouraging a policyholder to replace a surrendered policy
- D. Encouraging an applicant to purchase insurance by offering a discount

答案: B

解題說明:

Twisting is an unfair trade practice that involves persuading an insured, to the insured's detriment, to switch policies. This practice usually occurs when an agent convinces the insured to cancel or replace their existing policy with a new one, often through misleading comparisons or false representations. This is illegal because it may harm the policyholder by canceling coverage that would be beneficial to them.

#### 問題 #385

Which concept states that the insured is entitled to the coverage under a policy that a sensible and prudent buyer would expect it to provide?

- A. Subrogation
- B. Indemnity
- **C. Reasonable expectations**
- D. Comity

答案: C

解題說明:

The concept of "reasonable expectations" states that the insured is entitled to the coverage under a policy that a sensible and prudent buyer would expect it to provide. This means that the insurer must honor the expectations of the insured based on the policy's terms, even if the wording is unclear or ambiguous, as long as those expectations are reasonable.

#### 問題 #386

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大家在準備考試的時候，可以結合本網站最新的 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 擬真試題去認真地做練習，這樣的話，可以為你的考試節省很多的時間。Virginia Insurance 的 Virginia-Life-Annuities-and-Health-Insurance 考試整體來說還是不算複雜的，只要事先將擬真試題看好就沒有問題了。還有，做實驗題是要一定要多想想，這樣的話，才能將自身的一些素質提高上去。我們的考題網剛更新 Virginia-Life-Annuities-and-Health-Insurance 題庫能確保考生能順利通過 Virginia-Life-Annuities-and-Health-Insurance 考試，獲得 Virginia Insurance 認證證照。

**Virginia-Life-Annuities-and-Health-Insurance** 信息資訊: <https://www.vcesoft.com/Virginia-Life-Annuities-and-Health-Insurance-pdf.html>

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