

적중을 좋은 Virginia-Life-Annuities-and-Health-Insurance 최고 품질 시험 대비 자료 덤프



BONUS!!! Itexamdump Virginia-Life-Annuities-and-Health-Insurance 시험 문제집 전체 버전을 무료로 다운로드하세요:
<https://drive.google.com/open?id=1NlovXZodhMyXQFwHjYOuJvwLkDwJozWT>

Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험을 통과하여 자격증을 취득하여 IT 업계에서의 자신의 자리를 지키려면 많은 노력이 필요합니다. 회사일도 바쁜데 시험 공부까지 스트레스가 장난 아니게 싸이고 몸도 많이 상하겠죠. Itexamdump는 여러분을 위해 최신 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험에 대비한 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 덤프를 발췌하였습니다. Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 덤프는 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험의 기출문제와 예상문제가 묶여져 있어 시험 적중률이 굉장히 높습니다. 쉽게 시험을 통과하려면 Itexamdump의 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 덤프를 추천합니다.

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 시험요강:

주제	소개
주제 1	<ul style="list-style-type: none"> • 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.
주제 2	<ul style="list-style-type: none"> • 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.
주제 3	<ul style="list-style-type: none"> • 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.
주제 4	<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.
주제 5	<ul style="list-style-type: none"> • Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.
주제 6	<ul style="list-style-type: none"> • 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.

주제 7	<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.
주제 8	<ul style="list-style-type: none"> • 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.
주제 9	<ul style="list-style-type: none"> • Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.
주제 10	<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.

>> Virginia-Life-Annuities-and-Health-Insurance 최고 품질 시험대비자료 <<

Virginia-Life-Annuities-and-Health-Insurance 인증시험 인기덤프, Virginia-Life-Annuities-and-Health-Insurance 최고 품질 덤프문제모음집

여러분은 우선 우리 Itexamdump 사이트에서 제공하는 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험덤프의 일부 문제와 답을 체험해보세요. 우리 Itexamdump를 선택해주신다면 우리는 최선을 다하여 여러분이 꼭 한번에 시험을 패스할 수 있도록 도와드리겠습니다. 만약 여러분이 우리의 인증시험덤프를 보시고 시험이랑 틀려서 패스를 하지 못하였다면 우리는 무조건 덤프비용전부를 환불해드립니다.

최신 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 무료샘플문제 (Q114-Q119):

질문 # 114

Shifting the individual's risk of loss to a larger, similar group is known as risk:

- A. Avoidance
- **B. Transfer**
- C. Reduction
- D. Assumption

정답: B

설명:

Insurance operates on the principle of risk transfer. The insured transfers the financial risk of loss to the insurer, which spreads the risk across a large group of policyholders.

Exact Extract (Virginia Insurance Fundamentals Study Guide): "Insurance is a mechanism of risk transfer, shifting the burden of loss from an individual to an insurer, which distributes the risk across many insureds." Reference (Virginia Documents / Study Guide):

- Virginia General Insurance Concepts, Risk Management Techniques

질문 # 115

A mutual insurance company is wholly owned by its:

- A. Board of directors
- B. Shareholders
- C. Executive officers
- **D. Policyholders**

정답: D

설명:

Mutual insurers are organized for the benefit of their policyholders, who are the owners of the company. Profits are returned to policyholders in the form of dividends or reduced premiums, unlike stock insurers which are owned by shareholders.

Exact Extract (Virginia Insurance Study Guide): "Mutual insurance company-owned by policyholders; profits distributed as dividends or premium reductions." Reference (Virginia Documents / Study Guide):

- Virginia General Insurance Concepts Outline, Section 1.1 Types of insurers

질문 # 116

All of the following statements about employer-paid group disability income insurance are true EXCEPT:

- A. The monthly indemnity paid to an employee who becomes disabled is always tax-free.
- B. Employer-paid premiums are not taxed to the employee.
- C. The employer-paid premium is tax-deductible for the employer.
- D. The employer-paid premium is treated as an ordinary and necessary business expense.

정답: A

설명:

The monthly indemnity paid to an employee under employer-paid group disability income insurance is not always tax-free. If the employer pays the premiums, the benefits received by the employee are typically taxed as income, unless the employee pays a portion of the premiums with after-tax dollars. The employer-paid premiums are deductible as a business expense for the employer, but the tax treatment of the indemnity benefits depends on who pays the premiums.

질문 # 117

What type of insurance pays a lump sum benefit if an insured loses sight in both eyes?

- A. Hospital expense
- B. Accidental death and dismemberment
- C. Medical expense
- D. Major medical

정답: B

설명:

Detailed Answer in Step-by-Step Solution:

* Accidental death and dismemberment (AD&D) insurance (B) provides a lump sum benefit for specific losses, such as loss of sight in both eyes, due to an accident.

* Hospital expense (A) covers hospital stays, not lump sums for dismemberment.

* Major medical (C) and medical expense (D) cover healthcare costs, not specific injury benefits.

The Virginia study guide describes AD&D as providing lump sum payments for accidental death or specific injuries like loss of sight, distinct from medical expense coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Types."

질문 # 118

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

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

정답: C

설명:

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.

질문 # 119

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어떻게 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험을 패스하느냐 에는 여러 가지 방법이 있습니다. 하지만 여러분의 선택에 따라 보장도 또한 틀립니다. 우리 Itexamdump 에서는 아주 완벽한 학습가이드를 제공하며, Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험은 아주 간편하게 패스하실 수 있습니다. Itexamdump에서 제공되는 문제와 답은 모두 실제 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험에서나 오는 문제들입니다. 일종의 기출문제입니다. 때문에 우리 Itexamdump 덤프의 보장도와 정확도는 안심해도 좋습니다. 무조건 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험을 통과하게 만듭니다. 우리 Itexamdump 또한 큰입 없는 덤프 갱신으로 페펙트한 Virginia Insurance 인증 Virginia-Life-Annuities-and-Health-Insurance 시험 자료를 여러분들한테 선사하겠습니다.

Virginia-Life-Annuities-and-Health-Insurance 인증 시험 인기 덤프 : <https://www.itexamdump.com/Virginia-Life-Annuities-and-Health-Insurance.html>

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