

# 選擇Virginia-Life-Annuities-and-Health-Insurance題庫資料讓您簡單快速解決Virginia Life, Annuities, and Health Insurance Examination Series 11-01考試

## 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

2026 Testpdf最新的Virginia-Life-Annuities-and-Health-Insurance PDF版考試題庫和Virginia-Life-Annuities-and-Health-Insurance考試問題和答案免費分享：<https://drive.google.com/open?id=1qA-aRtXBTgmH4a4FOYjzpakMWFCHVhi>

對於 Virginia Insurance 的 Virginia-Life-Annuities-and-Health-Insurance 考試一般都需要花費大量的時間和精力來復習備考，那怎麼辦？可以嘗試用 Testpdf 網站的 Virginia-Life-Annuities-and-Health-Insurance 最新題庫學習資料，它能讓你瞭解更多有關考試的資訊，有效掌握考試知識點。Virginia-Life-Annuities-and-Health-Insurance 考古題是考試知識點的完美組合，覆蓋率高。只要使用本站的題庫學習資料參加 Virginia-Life-Annuities-and-Health-Insurance 考試，將有效的提高你的學習效率，降低考試成本。

我們都知道在現在這個競爭激烈的IT行業，擁有一些IT相關認證證書是很有必要的。IT認證證書是對你的IT專業知識和經驗的最好證明。在IT行業中Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試是一個很重要的認證考試，但是通過Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試是有一定難度的。但是為了能讓工作職位有所提升花點金錢選擇一個好的培訓機構來幫助你通過考試是值得的。Testpdf擁有最新的針對Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試的培訓資料，與真實的考試很95%相似性。如果你使用Testpdf提供的培訓，你可以100%通過考試。如果你考試失敗，我們會全額退款。

>> Virginia-Life-Annuities-and-Health-Insurance題庫資料 <<

**Virginia-Life-Annuities-and-Health-Insurance考題免費下載，Virginia-Life-Annuities-and-Health-Insurance指南**

Testpdf是專門給全世界的IT認證的考生提供培訓資料的，購買我們所有的資料能保證考生一次性通過 Virginia-Life-Annuities-and-Health-Insurance 考試，讓考生信心百倍的通過 Virginia-Life-Annuities-and-Health-Insurance 考試認證，給自己的職業生涯帶來重大影響，用自己專業的頭腦和豐富的考試經驗來滿足考生們的需求。本題庫網用超低的價格和高品質的 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 考古題真試題和答案來奉獻給廣大考生。

## 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>• 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 2	<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 3	<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 4	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 5	<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 6	<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 7	<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 8	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 9	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
主題 10	<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>
主題 11	<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 12	<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 13

- 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.

## 最新的 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 免費考試真題 (Q133-Q138):

### 問題 #133

Medical expense insurance typically EXCLUDES payment for treatment of injury or sickness resulting from:

- A. Tropical diseases
- B. Terminal diseases
- C. Dread diseases
- D. Military duty

答案: D

#### 解題說明:

Medical expense insurance typically excludes coverage for injuries or sickness resulting from military duty. This exclusion is common across most health insurance policies and aligns with the understanding that military personnel are covered under separate government programs (e.g., Veterans Affairs or military health insurance). The other options, such as terminal diseases, dread diseases, or tropical diseases, are not universally excluded, though they may have specific policy restrictions or coverage limits.

### 問題 #134

The "needs approach" in life insurance is most useful in determining:

- A. Which companies offer the best array of life insurance products
- B. Which types of individuals the agent should attempt to meet
- C. The amount of life insurance to be recommended to a client
- D. The most appropriate method for prospecting new clients

答案: C

#### 解題說明:

The needs approach calculates the amount of life insurance a client should have by analyzing family financial obligations-such as income replacement, education costs, debts, and funeral expenses. This approach ensures sufficient coverage to meet survivors' future needs.

Exact Extract (Virginia Life Insurance Study Guide): "The needs approach considers the financial needs of survivors to determine the appropriate amount of life insurance coverage, including income, debt repayment, education funding, and final expenses." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Insurance Examination Outline, Section 2.1 Needs approach

### 問題 #135

(An agent who makes an incomplete comparison of policies to encourage an insured to cancel a contract of another insurer and purchase a new one is guilty of:)

- A. Coercion
- B. Rebating
- C. Defamation
- D. Twisting

答案: D

#### 解題說明:

Twisting occurs when an agent uses misleading or incomplete comparisons to persuade a policyowner to lapse, surrender, or replace an existing insurance policy with a new one. This practice is unethical and prohibited because it may result in the consumer losing valuable benefits such as cash values, favorable policy provisions, or lower premiums. Rebating involves offering something of value

not stated in the policy. Coercion involves force or threats. Defamation concerns false statements damaging another's reputation. Since the agent is encouraging replacement through misleading comparisons, the act is twisting.

### 問題 #136

A preferred risk classification typically is available for life insurance applicants who:

- A. Pay a flat extra-rated premium
- B. Have no other life insurance coverage
- C. Smoke less than a pack of cigarettes each day
- **D. Have a better than average life expectancy**

答案： D

解題說明：

A preferred risk classification is typically available for life insurance applicants who have a better-than-average life expectancy. These individuals are generally in excellent health, have no significant medical issues, and engage in behaviors that reduce health risks, such as non-smoking. Applicants in this category are eligible for lower premiums because they are considered lower risk.

### 問題 #137

Under a single premium deferred annuity (SPDA), the annuitant generally:

- A. Will receive benefit payments beginning immediately
- **B. Is permitted to make only one premium payment**
- C. Can make tax-free withdrawals until the principal is recovered
- D. Is designated as the beneficiary

答案： B

解題說明：

A SPDA is funded with a single lump sum payment. The payout (distribution) begins at a later date, not immediately, and withdrawals are taxable.

Exact Extract (Virginia Annuities Study Guide): "Single Premium Deferred Annuity-funded with a single lump-sum payment; benefits begin at a future date." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Examination Outline, Types of Annuities

### 問題 #138

.....

要在今日競爭的工作市場上成功，無論是尋找新的機會或是在您目前的職位上獲得升遷，都需要建立與展現您的技術專業和技能。Virginia-Life-Annuities-and-Health-Insurance 認證能夠滿足考生在激烈的職場生涯中脫穎而出，眾多國際知名認證廠商都在招聘與 Virginia Insurance 技能相關職位時首先看中 Virginia-Life-Annuities-and-Health-Insurance 的認證證書，可見 Virginia-Life-Annuities-and-Health-Insurance 認證的含金量很高。

**Virginia-Life-Annuities-and-Health-Insurance**考題免費下載: <https://www.testpdf.net/Virginia-Life-Annuities-and-Health-Insurance.html>

- Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance題庫資料和[www.newdumpspdf.com](http://www.newdumpspdf.com) - 保證認證成功，簡便的培訓方式  在「[www.newdumpspdf.com](http://www.newdumpspdf.com)」網站下載免費  Virginia-Life-Annuities-and-Health-Insurance  題庫收集Virginia-Life-Annuities-and-Health-Insurance 考古題分享
- 頂尖的Virginia-Life-Annuities-and-Health-Insurance題庫資料 |高通過率的考試材料|免費下載Virginia-Life-Annuities-and-Health-Insurance 考題免費下載  在  [www.newdumpspdf.com](http://www.newdumpspdf.com) 上搜索“ Virginia-Life-Annuities-and-Health-Insurance ”並獲取免費下載Virginia-Life-Annuities-and-Health-Insurance 認證考試
- 頂尖的Virginia-Life-Annuities-and-Health-Insurance題庫資料 |高通過率的考試材料|免費下載Virginia-Life-Annuities-and-Health-Insurance 考題免費下載  在  [www.newdumpspdf.com](http://www.newdumpspdf.com) 搜索最新的  Virginia-Life-Annuities-and-Health-Insurance 題庫 Virginia-Life-Annuities-and-Health-Insurance PDF題庫
- Virginia-Life-Annuities-and-Health-Insurance考試重點  Virginia-Life-Annuities-and-Health-Insurance 認證考試  Virginia-Life-Annuities-and-Health-Insurance 認證考試解析  在“[www.newdumpspdf.com](http://www.newdumpspdf.com)”上搜索  Virginia-Life-Annuities-and-Health-Insurance  並獲取免費下載Virginia-Life-Annuities-and-Health-Insurance 信息資訊

- Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance題庫資料: Virginia Life, Annuities, and Health Insurance Examination Series 11-01考試即時下載|更新的Virginia-Life-Annuities-and-Health-Insurance □來自網站▶ [www.pdfexamdumps.com](http://www.pdfexamdumps.com) ◀打開並搜索“Virginia-Life-Annuities-and-Health-Insurance”免費下載Virginia-Life-Annuities-and-Health-Insurance PDF題庫
- 使用高質量的考試Virginia-Life-Annuities-and-Health-Insurance題庫資料準備您的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance考試, 當然通過 □打開⇒ [www.newdumpspdf.com](http://www.newdumpspdf.com) □搜尋⇒ Virginia-Life-Annuities-and-Health-Insurance □以免費下載考試資料Virginia-Life-Annuities-and-Health-Insurance考古題分享
- Virginia-Life-Annuities-and-Health-Insurance認證考試解析 □ Virginia-Life-Annuities-and-Health-Insurance考試重點 □ □ Virginia-Life-Annuities-and-Health-Insurance權威認證 □ ⇒ [www.pdfexamdumps.com](http://www.pdfexamdumps.com) ⇐是獲取[ Virginia-Life-Annuities-and-Health-Insurance ]免費下載的最佳網站Virginia-Life-Annuities-and-Health-Insurance認證資料
- Virginia-Life-Annuities-and-Health-Insurance考試 □ Virginia-Life-Annuities-and-Health-Insurance熱門考古題 □ Virginia-Life-Annuities-and-Health-Insurance考古題分享 □進入《 [www.newdumpspdf.com](http://www.newdumpspdf.com) 》搜尋⇒ Virginia-Life-Annuities-and-Health-Insurance ⇐免費下載Virginia-Life-Annuities-and-Health-Insurance考試
- 值得信賴的Virginia-Life-Annuities-and-Health-Insurance題庫資料&資格考試和認證領導者-Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 □免費下載[ Virginia-Life-Annuities-and-Health-Insurance ]只需在《 [tw.fast2test.com](http://tw.fast2test.com) 》上搜索Virginia-Life-Annuities-and-Health-Insurance下載
- 值得信賴的Virginia-Life-Annuities-and-Health-Insurance題庫資料&資格考試和認證領導者-Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 □免費下載( Virginia-Life-Annuities-and-Health-Insurance )只需進入: [www.newdumpspdf.com](http://www.newdumpspdf.com) □: [www.newdumpspdf.com](http://www.newdumpspdf.com) □網站Virginia-Life-Annuities-and-Health-Insurance熱門題庫
- 最新Virginia-Life-Annuities-and-Health-Insurance考題 □ Virginia-Life-Annuities-and-Health-Insurance PDF題庫 □ Virginia-Life-Annuities-and-Health-Insurance考古題分享 □請在⇒ [www.pdfexamdumps.com](http://www.pdfexamdumps.com) □□□網站上免費下載《 Virginia-Life-Annuities-and-Health-Insurance 》題庫Virginia-Life-Annuities-and-Health-Insurance權威認證
- [www.atalphatrader.com](http://www.atalphatrader.com), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [trialzone.characterzstore.com](http://trialzone.characterzstore.com), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [myportal.utt.edu.tt](http://myportal.utt.edu.tt), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), Disposable vapes

P.S. Testpdf在Google Drive上分享了免費的2026 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance考試題庫: <https://drive.google.com/open?id=1qA-aRtXBTgmH4a4FOYjzpahkMWFCHVhi>