

# Virginia-Life-Annuities-and-Health-Insurance PDF、 Virginia-Life-Annuities-and-Health-Insuranceの中率

## 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

無料でクラウドストレージから最新のJPNTTest Virginia-Life-Annuities-and-Health-Insurance PDFダンプをダウンロードする: <https://drive.google.com/open?id=1D0tW8-SCC4oBibTccatNAGX8kKhSAPLN>

JPNTTestが提供したVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance 「Virginia Life, Annuities, and Health Insurance Examination Series 11-01」 試験問題と解答が真実の試験の練習問題と解答は最高の相似性があり、一年の無料オンラインの更新のサービスがあり、100%のパス率を保証して、もし試験に合格しないと、弊社は全額で返金いたします。

JPNTTestが提供したVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance トレーニング資料を持っていたら、美しい未来を手に入れるということになります。JPNTTestが提供したVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance トレーニング資料はあなたの成功への礎になれるだけでなく、あなたがIT業種でもっと有効な能力を発揮することも助けられます。このトレーニングはカバー率が高いですから、あなたの知識を豊富させる以外、操作レベルを高められます。もし今あなたがVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance 「Virginia Life, Annuities, and Health Insurance Examination Series 11-01」 試験にどうやって合格することに困っているのなら、心配しないでください。JPNTTestが提供したVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance トレーニング資料はあなたの問題を解決することができますから。

>> Virginia-Life-Annuities-and-Health-Insurance PDF <<

# 完璧Virginia-Life-Annuities-and-Health-Insurance | 素晴らしいVirginia-Life-Annuities-and-Health-Insurance PDF試験 | 試験の準備方法Virginia Life, Annuities, and Health Insurance Examination Series 11-01的中率

優れたVirginia-Life-Annuities-and-Health-Insurance試験問題を使用すると、Virginia-Life-Annuities-and-Health-Insurance認定資格を取得して自分自身を向上させ、より良い未来とより良い未来を実現することができます。Virginia-Life-Annuities-and-Health-Insuranceトレーニングガイドを使用すると、職業で認められます。Virginia-Life-Annuities-and-Health-Insurance試験のブレーンダンプは、より大きな会社に注目させる能力を証明できます。その後、より良い仕事を取得し、適切な職場に行くための選択肢があります。Virginia-Life-Annuities-and-Health-Insurance試験問題を試してみてはいかがですか。Virginia-Life-Annuities-and-Health-Insurance試験問題が最高の準備資料であることに驚かれることでしょう。

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 認定 Virginia-Life-Annuities-and-Health-Insurance 試験問題 (Q154-Q159):

### 質問 # 154

Under an absolute assignment, a life insurance policyowner transfers:

- A. Ownership rights as collateral for a loan
- B. All policy ownership rights to a new owner
- C. The requirement to pay premiums to a third party
- D. Limited policy rights to another party

正解: B

解説:

Detailed Answer in Step-by-Step Solution:

\* An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

\* Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership.

Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

### 質問 # 155

When delivering a life insurance policy, an agent's responsibilities may include all of the following EXCEPT:

- A. Collecting the premium payment
- B. Cashing the insured's premium check
- C. Explaining a non-standard rating
- D. Reviewing policy riders

正解: B

解説:

Agents may collect premiums but cannot personally cash or deposit checks as if they were funds of their own. Exact extract: "Agents must forward funds promptly to insurers and may not treat premiums as personal assets." Reference:

### 質問 # 156

Which type of health insurance helps to pay for the cost of care in cases where hospitalization is not required but the individuals are unable to care for themselves?

- A. Medicare
- B. Long-term care
- C. Major medical

- D. Disability income

正解: B

解説:

Detailed Answer in Step-by-Step Solution:

- \* Long-term care insurance (B) is designed to cover custodial care (e.g., help with daily activities like bathing or dressing) when individuals cannot care for themselves, often outside a hospital setting.
- \* Medicare (A) provides limited long-term care coverage (e.g., skilled nursing for a short period), not comprehensive custodial care.
- \* Major medical (C) covers hospital and medical expenses, not long-term custodial care.
- \* Disability income (D) replaces lost income, not care costs.

The Virginia study guide defines long-term care insurance as coverage for extended care needs, such as in nursing homes or at home, when individuals cannot perform activities of daily living, distinguishing it from Medicare or major medical plans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Health Insurance."

質問 # 157

A life insurance agent is normally responsible for all of the following EXCEPT:

- A. Approving policies for issue on behalf of the insurer
- B. Delivering newly issued policies to applicants
- C. Collecting the initial premium from the applicant
- D. Notifying the company if a new policy will replace an existing policy

正解: A

解説:

In Virginia, the responsibilities of a licensed life insurance agent (also called a producer) are clearly distinguished from those of the insurance company.

Delivery of policies: The agent must deliver newly issued policies to the applicant. Virginia regulations require that, upon policy delivery, the agent must also provide required disclosures and obtain any necessary signed statements (such as delivery receipts).

Replacement notification: If an agent is aware that a new policy will replace an existing one, the agent must notify the insurance company and comply with Virginia's replacement regulations, which include providing written notices and ensuring that applicants are fully informed.

Collection of premiums: An agent is authorized to collect the initial premium from the applicant at the time of application or upon delivery of the policy, provided the insurer allows such practice.

However, approving policies for issue is not within the authority of an agent. Only the insurer has the legal authority to underwrite and approve policies for issue. Agents are producers and representatives of the insurer, but they do not possess underwriting authority to approve or reject applications.

This distinction is reinforced by the Virginia Bureau of Insurance regulations, which specify that the insurer is responsible for policy issuance and underwriting decisions, while agents are responsible for solicitation, policy delivery, disclosure, and premium collection. Reference (Virginia official documents and study materials):

Code of Virginia § 38.2-1825 (Agent's authority and responsibilities)

Code of Virginia § 38.2-1834 (Duties in policy replacement - notice requirements) Virginia Administrative Code 14VAC5-200-110 (Replacement regulations and disclosure duties) Virginia Life, Annuities & Health Insurance Study Guide - Producer responsibilities section

質問 # 158

Generally, an indemnity plan which covers dental expenses:

- A. Covers all dependent family members living in the insured's household, including dependent parents
- B. Rarely requires an insured to pay a deductible or coinsurance portion for major services such as crowns
- C. Only allows insureds to be treated by certain preselected providers
- D. Covers preventive care for adults and children once every six months

正解: D

解説:

Dental indemnity plans reimburse insureds for covered services up to specified amounts. Preventive services such as cleanings, exams, and fluoride treatments are typically covered every six months for both adults and children. These plans generally do not limit

members to a network of providers, unlike managed care dental plans, but they do require deductibles and cost-sharing for major restorative work.

Exact Extract (Virginia Dental Plan Filing Requirements): "Preventive dental services-cleanings, exams, fluoride treatments-covered once every six months." Reference (Virginia Documents / Study Guide):

- Virginia SCC Product Checklist: Individual Stand-Alone Dental Plan Organizations
- Virginia Health Insurance Study Guide, Indemnity vs. Managed Care Plans

## 質問 # 159

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チャンスは常に準備ができあがった者に属します。しかし、我々に属する成功の機会が来たとき、それをつかむことができましたか。Virginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance認定試験を受験するために準備をしているあなたは、JPNTesTという成功できるチャンスを掴みましたか。JPNTesTのVirginia-Life-Annuities-and-Health-Insurance問題集はあなたが楽に試験に合格する保障です。この問題集は大量な時間を節約させ、効率的に試験に準備させることができます。JPNTesTの練習資料を利用すれば、あなたはこの資料の特別と素晴らしいをはっきり感じることができます。この問題集は間違いなくあなたの成功への近道で、あなたが十分にVirginia-Life-Annuities-and-Health-Insurance試験を準備させます。

**Virginia-Life-Annuities-and-Health-Insurance的中率:** <https://www.jpntest.com/shiken/Virginia-Life-Annuities-and-Health-Insurance-mondaishu>

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癖のある奴ほど、前田を頼りにしている、それは私が決めることだ一刻も早く退院したい患者と、なるべく長く引き止めたい医けれど、この二人の場合は動悸が通常と異なる、私たちのVirginia-Life-Annuities-and-Health-Insurance試験問題は、最も重要で効果的な報酬は、あなたが試験に合格させ、Virginia-Life-Annuities-and-Health-Insurance認定試験資格書を得ることができます。

## **Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance PDF: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 - JPNTesT サンプルダウンロード無料**

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