

# 正確的な Virginia-Life-Annuities-and-Health-Insurance 受験対策 & 合格スムーズ Virginia-Life-Annuities-and-Health-Insurance 日本語試験対策 | 信頼的な Virginia-Life-Annuities-and-Health-Insurance テスト内容

## 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Pass4Test 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=1P8TArVE-fQJEUgcEUUYV0R33NAsiM42t>

Virginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance試験に受かるために一所懸命頑張って勉強していれば、あなたは間違っているのです。もちろん頑張って勉強するのは試験に合格することができますが、望ましい効果を達成できないかもしれません。現在はインターネットの時代で、試験に合格する ショートカットがたくさんあります。Pass4TestのVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance試験トレーニング資料はとても良いトレーニング資料で、あなたが試験に合格することを保証します。この資料は値段が手頃だけでなく、あなたの時間を大量に節約できます。そうしたら、半分の労力で二倍の効果を得ることができます。

努力する人生と努力しない人生は全然違いますので、あなたのはんびりした生活だけを楽しみしていき、更なる進歩を求めるのではないかと？スマートを一方に置いて、我々Virginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance試験問題集をピックアップします。弊社のVirginia-Life-Annuities-and-Health-Insurance試験問題集によって、あなたの心と精神の満足度を向上させながら、勉強した後Virginia-Life-Annuities-and-Health-Insurance試験資格認定書を受け取って努力する人生は素晴らしいことであると認識られます。

## 効果的なVirginia-Life-Annuities-and-Health-Insurance受験対策試験-試験の準備方法-正確なVirginia-Life-Annuities-and-Health-Insurance日本語試験対策

Virginia InsuranceのVirginia Life, Annuities, and Health Insurance Examination Series 11-01ガイド急流で試験に合格できない場合は、全額返金されます。クライアントのみが試験証明書とスキャンコピーまたはVirginia-Life-Annuities-and-Health-Insurance試験の不合格スコアのスクリーンショットを提供した場合、すぐにクライアントに返金します。払い戻しの手順は非常に簡単です。Virginia-Life-Annuities-and-Health-Insurance試験問題についてPass4Testクライアントに問題や疑問がある場合は、メールを送信するか、オンラインでお問い合わせください。できるだけ早くクライアントの問題に返信して解決します。

### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 認定 Virginia-Life-Annuities-and-Health-Insurance 試験問題 (Q188-Q193):

#### 質問 # 188

Which is true about ownership of a deferred annuity contract?

- A. An owner may be the annuitant or the beneficiary or neither
- B. An owner's rights take effect when the benefit payment phase begins
- C. All of the participants in a group contract are part-owners
- D. Ownership rights are neither transferable nor assignable

正解: A

解説:

Detailed Answer in Step-by-Step Solution:

\* In a deferred annuity, the owner (who purchases the contract) can be the annuitant (who receives payments), the beneficiary (who receives proceeds), or a third party (C).

\* Option A (group contract) applies to group annuities, not individual ownership.

\* Option B (non-transferable) is false; ownership can often be assigned.

\* Option D (rights at payment phase) is incorrect; owners have rights during accumulation.

The Virginia study guide notes that deferred annuity ownership is flexible, allowing the owner to differ from the annuitant or beneficiary, with rights exercisable before payout. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

#### 質問 # 189

All the following are considered Essential Health Benefits under the ACA, EXCEPT:

- A. Adult dental services
- B. Laboratory services
- C. Hospitalization
- D. Preventive care services

正解: A

解説:

Detailed Answer in Step-by-Step Solution:

\* The Affordable Care Act (ACA) mandates 10 Essential Health Benefits, including hospitalization (A), laboratory services (B), and preventive care (D), but adult dental services (C) are not included (pediatric dental care is, however).

\* Adult dental is often an optional or separate coverage, not a required benefit.

The Virginia study guide, aligned with ACA regulations, lists the 10 Essential Health Benefits, excluding adult dental services while including pediatric dental and vision as distinct categories. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Affordable Care Act."

### 質問 # 190

Before being tested for HIV, a health insurance applicant must:

- A. Sign a consent form
- B. Pay for the test
- C. Provide evidence of insurability
- D. Sign a waiver of treatment

正解: A

解説:

Before an applicant is tested for HIV, they must sign a consent form that acknowledges their understanding of the test and the potential implications of the results. This is required by law to ensure that the test is done voluntarily and that the applicant is aware of their rights. The other options, such as paying for the test or providing evidence of insurability, are not required before HIV testing.

### 質問 # 191

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

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

正解: B

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 # 192

In individual health insurance, a proof of loss typically should be submitted to the insurer within:

- A. 90 days from the date of loss
- B. 30 days from the date of loss
- C. 120 days from the date of loss
- D. 60 days from the date of loss

正解: A

解説:

Detailed Answer in Step-by-Step Solution:

\* The proof of loss is a formal statement of a claim, and standard health insurance policies require it within 90 days of the loss (C),

unless the policy specifies otherwise or state law extends it.

\* Options A (30 days) and B (60 days) are too short for most policies, while D (120 days) exceeds the typical requirement.

The Virginia study guide aligns with the NAIC model laws, stating that proof of loss must typically be filed within 90 days of the loss, though insurers may accept later submissions if not prejudicial. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Claims Provisions."

## 質問 # 193

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Pass4TestのVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insuranceの試験問題は同じシラバスに従って、実際のVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insurance認証試験にも従っています。弊社はずっとトレーニング資料をアップグレードしていますから、提供して差し上げた製品は一年間の無料更新サービスの景品があります。あなたはいつでもサブスクリプションの期間を延長することができますから、より多くの時間を取って十分に試験を準備できます。Pass4Testというサイトのトレーニング資料を利用するかどうかはまだ決まっていなかったら、Pass4Testのウェブで一部の試験問題と解答を無料でダウンロードしてみることができます。あなたに向いていることを確かめてから買うのも遅くないですよ。あなたが決して後悔しないことを保証します。

**Virginia-Life-Annuities-and-Health-Insurance日本語試験対策:** <https://www.pass4test.jp/Virginia-Life-Annuities-and-Health-Insurance.html>

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance受験対策 もしうちの学習教材を購入した後、認定試験に不合格になる場合は、全額返金することを保証いたします、Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance受験対策 簡単な注文操作: ちょうど2つのステップがご注文を完了します、したがって、絶え間ない努力により、Virginia-Life-Annuities-and-Health-Insuranceの実際の質問の合格率は98%~100%です、Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance受験対策 そうすれば、自分の能力を有る分野で証明できます、Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance受験対策 「品質第一、信頼性第一、サービス第一」が当社の目的です、Pass4Testが提供したVirginia InsuranceのVirginia-Life-Annuities-and-Health-Insuranceトレーニング資料は問題と解答に含まれていて、IT技術専門家たちによって開発されたものです。

そのじれったい刺激に、私は彼を誘うように腰を振った、母親が教養だと言っていたそれらの知Virginia-Life-Annuities-and-Health-Insurance識は、社会人になっても役に立ったことはなく、結局なんだったのかよくわからない、もしうちの学習教材を購入した後、認定試験に不合格になる場合は、全額返金することを保証いたします。

## 初段Virginia-Life-Annuities-and-Health-Insurance受験対策 & 資格試験のリーダー & 完璧なVirginia-Life-Annuities-and-Health-Insurance日本語試験対策

簡単な注文操作: ちょうど2つのステップがご注文を完了します、したがって、絶え間ない努力により、Virginia-Life-Annuities-and-Health-Insuranceの実際の質問の合格率は98%~100%です、そうすれば、自分の能力を有る分野で証明できます、「品質第一、信頼性第一、サービス第一」が当社の目的です。

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