

# Virginia-Life-Annuities-and-Health-Insurance資訊，Virginia-Life-Annuities-and-Health-Insurance考題資訊

## 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

你是一名IT人員嗎？你報名參加當今最流行的IT認證考試了嗎？如果你是，我將告訴你一個好消息，你很幸運，我們Fast2test Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試認證培訓資料可以幫助你100%通過考試，這絕對是個真實的消息。如果你想在IT行業更上一層樓，選擇我們Fast2test那就更對了，我們的培訓資料可以幫助你通過所有有關IT認證的，而且價格很便宜，我們賣的是適合，不要不相信，看到了你就知道。

你想过怎么样才能更轻松地通过Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance认证考试吗？你发现诀窍了吗？如果你不知道怎么办的话，我来告诉你。其實通過考試的方法有很多種。努力學習考試要求的所有的相關知識就是其中的一種方法。你現在正在這樣做嗎？但是這是最浪費時間並且很可能得不到預期的效果的方法。而且，每天都忙於工作的你恐怕沒有那麼多時間來準備考試吧？那麼試一下Fast2test的Virginia-Life-Annuities-and-Health-Insurance考古題吧。這個資料絕對可以讓你得到你想不到的成果。

>> [Virginia-Life-Annuities-and-Health-Insurance資訊](#) <<

## Virginia-Life-Annuities-and-Health-Insurance考題資訊 - Virginia-Life-Annuities-and-Health-Insurance通過考試

Virginia-Life-Annuities-and-Health-Insurance 是一個占有一定比重的認證科目。由於人數太少，加上需求太大，導致擁

有 Virginia-Life-Annuities-and-Health-Insurance 認證的人成為薪酬最高的資訊技術專業認證人員。由於技能是本身擁有的，加上在全球範圍內的幾乎所有國家都有類似需求。所以，Virginia Insurance 的 Virginia-Life-Annuities-and-Health-Insurance 認證為網路工程師打開了通往全球各地的大門。如果您通過了Virginia-Life-Annuities-and-Health-Insurance 的考試，將證明你的專業技能和貢獻，展示你的知識與能力。如果你被認證為一個 Virginia-Life-Annuities-and-Health-Insurance 網路公司的專家，你就會成為這個領域中最有知識的專家之一。

## 最新的 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 免費考試真題 (Q106-Q111):

### 問題 #106

The insurance with other insurers provision in an individual health insurance policy allows an insurer to pay benefits to the insureds on a pro-rata basis when the:

- A. Policy is within 31 days of the renewal date
- B. Insurer was not notified prior to the claim that the insured has other health coverage
- C. Insured has submitted claims in excess of \$2,000 during the policy year
- D. Policy has entered into the grace period for premium payment

答案: B

解題說明:

The "insurance with other insurers" provision, addressed in Virginia Code § 38.2-3514, is a coordination of benefits (COB) mechanism in individual health insurance policies designed to prevent over-insurance and duplicate payments when an insured has multiple policies covering the same loss. This provision allows the insurer to prorate benefits-paying a share based on the total coverage-when certain conditions are met.

Option C states that the insurer wasn't notified prior to the claim of other coverage, which triggers proration.

This aligns with standard COB rules: if the insurer isn't informed of other policies, it may assume primary liability initially but adjust to a pro-rata share upon discovery, ensuring equitable payment across insurers.

Option A (within 31 days of renewal) is irrelevant; renewal proximity doesn't affect benefit coordination.

Option B (grace period) relates to premium payment timing, not other insurance, and doesn't trigger proration.

Option D (\$2,000 claim threshold) is arbitrary and not a standard condition in Virginia law or study materials for this provision. The study guide likely emphasizes notification as key to COB, as Virginia follows NAIC model regulations requiring disclosure of other coverage (e.g., via application or claim forms). Without prior notice, the insurer applies proration retroactively, making C the correct choice.

### 問題 #107

Which type of life insurance policy is designed to pay the balance of a thirty-year home mortgage loan in the event of the insured's death?

- A. 30-year decreasing term
- B. 30-year endowment
- C. 30-payment whole life
- D. 30-year level term

答案: A

解題說明:

Detailed Answer in Step-by-Step Solution:

\* A 30-year decreasing term policy (B) reduces its death benefit over time, matching the declining balance of a 30-year mortgage, making it ideal for this purpose.

\* 30-payment whole life (A) is permanent with level benefits. 30-year level term (C) maintains a constant benefit. 30-year endowment (D) builds cash value and pays out at maturity, not tied to a mortgage.

The Virginia study guide describes decreasing term insurance as tailored for obligations like mortgages, with the benefit decreasing as the debt is paid off. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

### 問題 #108

What is a condition for which medical advice or treatment was recommended by or received from a provider of health care service within six months preceding the effective date of an individual long-term care policy?

- A. Pre-existing condition
- B. Long-term care condition
- C. Pre-determined risk
- D. Covered illness

答案: A

解題說明:

Virginia Code § 38.2-5205 mandates that long-term care (LTC) policies define pre-existing conditions, typically as conditions for which medical advice or treatment was recommended or received within six months before the policy's effective date. Option B (pre-existing condition) matches this definition exactly, as it identifies prior health issues that may affect coverage (e.g., exclusions or waiting periods). Option A (covered illness) is vague and implies a condition already insured, not necessarily pre-existing. Option C (long-term care condition) isn't a standard term; LTC policies cover specific needs (e.g., ADLs), not a category tied to this timeframe. Option D (pre-determined risk) suggests underwriting factors, not a specific medical history definition. The study guide likely details this six-month lookback as a common LTC standard, with examples like a recent stroke diagnosis, emphasizing disclosure requirements and potential coverage limits, confirming B as the answer.

#### 問題 #109

An immediate annuity:

- A. May be purchased in installments
- B. Pays a lump sum benefit to the annuitant
- C. Lacks an accumulation period
- D. Normally permits tax-deductible contributions

答案: C

解題說明:

Detailed Answer in Step-by-Step Solution:

\* An immediate annuity (C) begins payments shortly after a single premium is paid, lacking an accumulation period (the phase where funds build up, typical in deferred annuities).

\* Option A (installments) applies to deferred annuities. Option B (lump sum) is not standard; annuities pay periodically. Option D (tax-deductible) is false; contributions are not deductible unless part of a qualified plan, not typical for immediate annuities.

The Virginia study guide defines an immediate annuity as one purchased with a single premium, with payments starting within one year, bypassing an accumulation phase. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

#### 問題 #110

Responsibilities of the life insurance agent in the process of underwriting include all of the following EXCEPT:

- A. Seeking any additional information requested by the insurer
- B. Notifying the insurer of any material information not in the application
- C. Determining the final rate classification
- D. Gathering complete information for the application

答案: C

解題說明:

Detailed Answer in Step-by-Step Solution:

\* Agents assist underwriting by collecting application data (A), obtaining additional info (C), and reporting material facts (D), but determining the final rate classification (B) is the insurer's underwriter's role, not the agent's.

\* Rate classification involves risk assessment, which is beyond an agent's authority.

The Virginia study guide specifies that agents facilitate underwriting by providing accurate information, while the insurer's underwriters set rates based on that data. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Underwriting Process."

#### 問題 #111

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Fast2test是一家專業的網站，它給每位元考生提供優質的服務，包括售前服務和售後服務兩種，如果你需要我們Fast2test Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料，你可以先使用我們的免費試用的部分考題及答案，看看適不適合你，這樣你可以親自檢查了我們Fast2test Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料的品質，再決定購買使用。假如你很不幸的沒通過，我們將退還你購買的全部費用，並提供一年的免費更新，直到你通過為止。

**Virginia-Life-Annuities-and-Health-Insurance考題資訊:** <https://tw.fast2test.com/Virginia-Life-Annuities-and-Health-Insurance-premium-file.html>

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