

# Virginia-Life-Annuities-and-Health-Insurance最新題庫 資源 - Virginia-Life-Annuities-and-Health-Insurance熱 門考古題

## 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

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每每談及到 NewDumps 網站的 Virginia-Life-Annuities-and-Health-Insurance 考題，很多人都稱贊其出題率是很高的，讓許多人的 Virginia Insurance 證照之路沒有後顧之憂。“萬事俱備，只欠東風。”如果你沒有最新的 Virginia-Life-Annuities-and-Health-Insurance 考題作參照，再多的努力，是沒有用的，畢竟我們的 Virginia-Life-Annuities-and-Health-Insurance 考題可以作為真實考題題型的參照，讓大家順利進入了理想的單位。

作為一位 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 考生而言，作好充分的準備可以幫助您通過考試。首先您必須去當地考試中心諮詢相關考試信息，然後挑選最新的 Virginia-Life-Annuities-and-Health-Insurance 考試題庫，因為擁有了最新的 Virginia-Life-Annuities-and-Health-Insurance 考試題庫可以有利的提高通過考試的機率。使用 NewDumps 的題庫可以節省您寶貴的時間，保證你順利通過 Virginia-Life-Annuities-and-Health-Insurance 考試。既能幫您節省時間，又可以順利幫助您通過考試，這將是您的最佳選擇。

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## Life-Annuities-and-Health-Insurance題庫資訊

選擇最適合的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance題庫學習資料，並來獲得認證，它能加速您在信息技術行業里快速成長，也是加薪升遷的成功選擇。在取得您第一個Virginia-Life-Annuities-and-Health-Insurance認證后，您還可以參加其它的IT認證考試，NewDumps的考古題能幫助獲得更多的成功。我們擁有超多十年的IT認證經驗，在我們的支援下，您可以順利的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance考試。我們還承諾，對於使用我們Virginia-Life-Annuities-and-Health-Insurance考古題失敗的考生，將提供100%無條件退款。

### 最新的 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 免費考試真題 (Q55-Q60):

#### 問題 #55

Under an absolute assignment, a life insurance policyowner transfers:

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

答案： D

解題說明：

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."

#### 問題 #56

What is the effect on a life insurance policy if the insured fails to repay the full value of loans taken against the policy?

- A. The premium is increased.
- B. The policy lapses immediately.
- C. Dividends are suspended.
- **D. The death benefit is reduced.**

答案： D

解題說明：

Virginia Code § 38.2-3205 governs policy loans in life insurance. When an insured borrows against the policy's cash value and fails to repay the loan (principal plus interest), the outstanding amount is deducted from the death benefit upon the insured's death. Option C correctly states this reduction. Option A is false; premiums are fixed unless the policy is adjustable, and loans don't alter them. Option B is incorrect; dividends depend on insurer performance and policy terms, not loan repayment, though they might be applied to reduce the loan if elected. Option D is wrong; immediate lapse occurs only if the loan exceeds the cash value and premiums aren't paid, not simply from non-repayment. The study guide likely stresses that the death benefit is the primary adjustment mechanism, ensuring the insurer recovers the loan while honoring the policy, making C the accurate choice.

#### 問題 #57

Preferred provider organizations (PPOs) encourage patients to use specified hospitals by:

- **A. Offering greater coinsurance percentages**
- B. Making public service announcements
- C. Offering outpatient diagnostic coverage
- D. Extending days of hospitalization coverage

答案： A

解題說明：

Detailed Answer in Step-by-Step Solution:

\* PPOs incentivize use of in-network providers (e.g., specified hospitals) by offering higher coinsurance percentages (D), meaning the insurer pays a larger share of costs (e.g., 80% vs. 60% out-of-network).

\* Option A (announcements) is not a direct incentive.

\* Option B (diagnostic coverage) applies broadly, not specifically to in-network use.

\* Option C (extending hospital days) is not a typical PPO feature.

The Virginia study guide notes that PPOs encourage in-network use through financial incentives like higher coinsurance or lower out-of-pocket costs, distinguishing them from HMOs. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

#### 問題 #58

All of the following statements about the installments for a fixed period settlement option in life insurance policies are true EXCEPT:

- A. The longer the period of time, the smaller each installment
- B. The amount of the periodic payment is based on the beneficiary's age
- C. The beneficiary may elect this option unless the policyowner has specified otherwise
- D. Each installment payment consists of both principal and interest

答案： B

解題說明：

The fixed period settlement option in life insurance, per Virginia Code § 38.2-3115, pays the death benefit in equal installments over a set time (e.g., 10 years), determined by the policyowner or beneficiary if not restricted. Option B is true; a longer period spreads the principal and interest over more payments, reducing each installment (e.g., \$100,000 over 20 years yields smaller payments than over 5 years). Option C is true; payments blend principal and interest earned on the remaining proceeds held by the insurer. Option D is true; Virginia law allows beneficiaries to choose settlement options unless the policyowner locks in a method (e.g., via a policy endorsement). Option A is false; the payment amount depends on the proceeds, interest rate, and period length—not the beneficiary's age, which might influence a life income option instead. The study guide likely contrasts fixed period (time-based) with life annuity (age-based) options, using examples like \$500 monthly for 10 years, making A the exception.

#### 問題 #59

The interest that an insurance company earns on life insurance premiums paid helps to:

- A. Increase the life insurance premium rate
- B. Increase the mortality rate
- C. Decrease the mortality rate
- D. Decrease the life insurance premium rate

答案： D

解題說明：

Detailed Answer in Step-by-Step Solution:

\* Life insurance premiums are calculated based on three factors: mortality (death rates), interest (investment earnings), and expenses (operating costs).

\* When an insurer earns interest on premiums invested, it increases the funds available to pay claims, reducing the amount needed from policyholders.

\* This results in a decrease in the premium rate (C), as higher interest earnings offset the cost of coverage.

\* Option A (increase premium rate) would occur if interest earnings decreased.

\* Options B and D (mortality rate changes) are unrelated to interest, as mortality is a statistical factor, not a financial one.

The Virginia study guide explains that interest earned on premiums is a key component of pricing life insurance, allowing insurers to lower premium rates when investment returns are favorable. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Premium Determination."

#### 問題 #60

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