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used to the amount that the insured must pay in a calendar year before the additional cost of the life, Capital and Surplus - the company's assets minus its liabilities. Capital and Surplus - the legal requirements companies have specified to receive their capital and surplus by a certain amount or surplus to ensure  
Calculated on the basis of the original cost, which can be adjusted to eliminate depreciation and depreciation of the discount on premium. Contractual terms. A compensation plan used with certain administrative contracts in which a physician or other professional provides a lump sum for any participant who elects to use that  
physician or professional. Base payments are sometimes expressed in terms of "member/month". The funder is generally responsible for the contractual terms to provide or cause to be provided all contractual health services for the insured person. Fixed agent - a person who sells insurance contracts for certain insurance company insurance contracts or  
who sells services. "Capragated Insurance Company" - an insurance company created by the parent company that insures the parent exposure. Fear value (amount) - book value in SAP and accrued interest and reduces any contribution to the valuation and adjustment of individual investments. Cash - medium exchange. Deposit equivalents are highly  
liquid, short-term investments that (a) readily convert known amounts into cash and (b) are so close to maturity that they present negligible risk of change in value due to interest rates. "Interest. Under this definition, eligible investments with an initial term of three months or less are eligible. Bar value causedPost-transfer, or rent insurance, is a type  
of civil liability insurance that offers coverage against negligence and omissions such as labor accidents, errors and omissions, confidence, confidence, Crime, glass, boiler and various crimes. Catastrophe obligations are obligations issued by insurance companies with funding linked to the losses of the company due to disasters or to acts of God. The  
losses greater than a certain amount will result in a drop in the value of the obligation or a modification of the structure of the obligations, because the payments for losses are paid from bond funds. A loss of collision is a loss of large size with little predictability. An obligation bonus is the amount of the premium (costs) used to buy a warranty.  
The Centers for Medicare & Medicaid Services (CMS) is a federal agency responsible for administering the Medicare and Medicaid programs. Medicare - a health insurance program for people aged 65 and older. Medicaid - a health insurance program for people with low income. Interest rate, the mortality hypothesis or the provision method or other factors that affect the calculation of the applicable provision policy. Chartered Life Underwriter (ChU) is a professional designation awarded by the American College of Life Insurance to people who have a series of insurance examinations, investment, taxation, benefits of  
benefits, inheritance planning, accounting, management and economy. Chartered Property Country (CPCU) is a professional designation awarded by the Property and Casualty Institute of America to persons in the insurance of goods and civil liability who are successful in insurance, risk management, economics management, economics, finance,  
management, accounting and law.

Denunciators must also have experience in the insurance sector or in a related field. Complaint - A complaint submitted by the insured to the insurer, transferring the payment due to the damage caused and covered in accordance with the policy agreement. Costs of adjustment of complaints - estimated costs linked to the adjustment and registration  
of accidents, health, automotive health insurance and accidents at work. Insurance form - A type of civil liability insurance which is only paid if, at the time of the classification of the insurance class, the insurance company is presented with the event that causes (cause (cause) ) Payment of insurance and also the own way of determining the rate  
of reimbursement of insurance. All the applicants in this set, characteristics such as personal demographic data andThe site of a complete catwalk is a clause in most of the property policies on the property that encourages insurers to include reasonable coverage. If the insured does not pay the amount specified in the paragraph (usually at least 80%),  
Delivered Bonds (CBOs) are investment grade bonds delivered by a set of low-rated debt, such as unwanted bonds divided into sections based on different credit risk levels. Mortgage bonds delivered (CMO) - A type of mortgage titles (MBS) with separate mortgage loans set that include different categories and terms for the holder (emission) as well  
as cash flows.

Combo are a special set of policies consisting of personal insurance for cars and home.  
Combined Ratio - profitability index of the calculated insurance company counting the losses and expenses. The start date is the date on which the organization undertakes for the first time to cover all insurance risks through the issue of policies and/or reinsurance contracts. Equal to the "date of entry into force" of the coverage. Commercial Car -  
Insurance for a commercial company owned by the insured against financial losses deriving from legal liability for personal injuries relating to the vehicle or damage to third parties caused by accidents by properties, maintenance and use, or the care and control of a motor vehicle. This includes combinations of commercial vehicles with corporate  
cars, garages, trucks and/or other commercial vehicles. Commercial Earthquake - Protection of property against earthquakes for commercial companies. Commercial Farm and Ranch - Policy on commercial packages for agricultural and zootechnical risk that includes both property protection and responsibility. The wrapping includes barns, stables,  
barns and other agricultural buildings and structures. Commercial general liability - A flexible and complete commercial liability cover that includes two main covers: Factors of production (operations) finished with substrates  
and products. Commercial securities supported by a mortgage loan provided by a commercial mortgage. The multi-risk commercial contract is a contract in which the series of two or more insurance guarantees protect society are protected from the various effects of the risk of goods and responsibilities. This generally includes fire, allied lines,  
various other skins (for example, the difference in conditions) and the scope of responsibility. These overlaps, if written separately, will be included in other annual application lines. In accordance with these insurance policies (with the exception of farmers, owners and automotive policies) who include coverage of liability other than the car. The  
police for a commercial package - provides a wide range of real estate covers and responsibility for commercial companies, with the exception of those who provide insurance through an entrepreneur's policy. The commercial real estate sector is a real estate insurance coverage that is sold to commercial companies.  
Commission - the percentage of prizes paid by the insurance companies for the sale of policy. The evaluation of the community is an evaluation system that establishes a standard evaluation and is adequate for specific directives for each group, generally depending on the supply of the group staff. The works code is an identification number with five  
assigned to Naic and assigned to all insurance companies that send financial data to the Naic. Complete responsibility for operations - policies that cover the responsibility of entrepreneurs towards people provided by entrepreneurs, plumbers, electricians, repair seminars and companies similar to people who cause damage to property due to work or  
defective operations designed or abandoned installations by the insured or Guaranteea (hospital and medicine) - supply of medical covers in a field of activity: Hospital, surgical, main medical fees, Medicare, Administrative Services (ASC), Administrative Services Solo (ASO), Federal Plans for Guidelines for Medical Assistance (FEHBP), only  
medical services, medical programs and medical, only vision and companies. Complex general responsibility (CGL) - covering all cases except the exclusion in political agreement. Global personal responsibility - the extent of the global responsibility for the impact deriving from their place of residence and the activities of individuals,  
family members. (Impact on non -existed responsibility)To persons. Application, short-term health insurance, federal health services program and only basic hospital, only medical, out-of-hospital compensation, surgery, outpatient compensation, disease, intensive therapy and organs, and tissue transplant volume. At the same time, the  
classification - the loss of ownership suffered two or more danger surrounded by only one loss, but both pays the insurance company for a simultaneous event. Circumstances - the terms of the insurance contract that should be applied to the insured person. Condemn - Home insurance was sold to the owners of the cooperative who occupy ownership.  
Modification Construction and Modification - Damage to materials that cause material damage caused by insured liability, causing physical injury or modifications caused by modifications that change the size of a new structure or structure. Emergency stocks are some areas of court, such as the area of negative actions, especially the negative  
confirmation experience. Conditional liability - an independent entrepreneur by an independent entrepreneur led by an independent businessman who is hired by an independent entrepreneur for a note for a specified bankruptcy period. Permanent retirement community - without a home for the elderly housing contracts with qualified nursing rules.  
Agreement Reserve - Settings are determined when the future benefits exceed the future net profits for the general prize structure. The reserves of contract are added to complaints and bonuses. Responsibility for the contract is the scope of the insured person who assumes legal liability to another party with a written or oral contract. This includes  
the application of the liability policy, which ensures the entire amount of obligations and bonuses that the provider proposes in accordance with the application of the provided service contracts. Converted periodic insurance policy - an insurance policy that can be convertedPermanent insurance without medical examination. The insurer is required  
to report to the policyholder the amount of the contribution - a fast and ordered payment system when an individual is provided by several collective insurance and/or collective service plans. The surcharge is a fractionation mechanism in collective  
insurance plans where the insured pays a certain amount in medical expenses incurred and the insurance company pays the rest. The correction order is an indication of the commissioner, subject to the execution of the insurance policy.  
VIES insured - Total number of lives, including dependent people, according to individual policies and group certifications. A loan is an individual or collective contract which benefits the borrower totally or partially in debt linked to a particular loan or another loan operation in connection with the disability of the borrower or forced unemployment,  
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Credit advances and health (group and individual) - offered to borrowers or borrowers associated with the consumer credit operation, used to reimburse a loan or a loan if revenues come in, if the consumer is invalid following an accident at the following an accident. Including a company whose duration does not exceed 120 months. Disability credit -  
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Contract liability is an insurance cover that protects the manufacturer, distributor, seller or lessor of the product from legal liability resulting from a defective condition that caused bodily injury or damage to a natural or legal person, related to the use of the product. Responsibility for professional errors and omissions consists in paying the painter's liability resulting from the performance of professional or related duties, while adapting the varnish to the needs of a specific profession. Examples are speakers, accountants, insurance agents, architects, engineers, insurance agents and brokers, lawyers, real estate agents, stock market mothers.

Property – a cover protecting the insured against loss or damage to property orProperties against different threats, including, but not only for fire, lightning, business breaks, rent losses, ice fractures, hurricane, wind storms, hail, water damage, explosion, civil disorders, rain or aircraft or vehicle damage. Secure in proportion (proportional) - part of the requirements and bonuses that the provider divides with the production unit. The covered unit - insurance - related to securities stored in the insurance or hedge company and used to protect the collateral product against the overall risk of the insurer, providing additional levels of comfort to the investors of the appropriate tool. Defense and remuneration insurance (P&I) - a great type of liability insurance for the sea. Services sponsored network (PSN) - official liabilities of service providers, sometimes called "integrated services systems" organized and used to provide an integrated network of healthcare providers with which third parties such as insurance companies, HMO, whether other companies can close in the field of health plan subcontracting of medical services with covered persons. Some of the integration models include organizations of hospital doctors, administrative services, group practices without walls, medical funds and cooperatives of healthcare providers. Rules: Rewards described in the insurance contract. An immediate reason is the event to which the insurance contract is covered by the insurance contract. Public regulator - an independent remuneration expert, not an insurance company, not an insurance company. Pure Premium - a part of a bonus equal to the expected losses, regardless of the costs of the insurance company, bonus taxes, unexpected expenses or profitable standard. Pure risk - a circumstance that includes the likelihood of loss or without loss, but without profit. Beginning of the Page Qualified Artar Q - A person who meets the basic requirements for education, experience and further education (depending on industry) from specific qualification standard statements of opinion, ownership of NAIC and annual victim excerpts as defined , announced by the US Academy ACT and are in good condition from the US Academy of Act, which was confirmed as qualified to sign extracts on health insurance at the US Academy of Act. Return to the value of R-value guaranteed lossesas unit cost. Risk Capital Ratio (RBC) - a factor used to identify undercapitalized insurance companies. It is calculated by dividing the company's capital by the minimum amount of capital recognized by the regulatory authorities as necessary to support its insurance activities. Discount - partial or total refund of the paid premium. Reinsurance - a transaction between the main insurer and another licensed insurer (reinsurance), during which the reinsurer undertakes to compensate all or part of the loss or its part and/or expenses related to covering the damage to the main insurer.

Assumption is premium. Compensation is either proportionate or disproportionate. Reinsurer - a company that assumes the risk of reinsurance. The term renewable insurance is insurance that is renewed by the insured for a certain number of subsequent periods, and is not dependent on a medical examination. Tenants' insurance - liability insurance for property in the tenant's apartment. The assortment does not include the compilation, but includes all accompanying items provided or modified by the renter.

Replacement cost - the cost of replacing an asset without deducting the depreciation resulting from normal use. Reported Claims - Includes expected payments for claims related to insured events that have occurred and have been reported to the insurance company, but not yet paid. Reserve - part of the premium kept to cover future claims. Reserve loan - reduction of designated reinsurance reserve amounts.

Discounts may include reserves for claims and/or reserves for unused bonus. Life - the member's place of residence, this is confirmed by his determination to live. Rest of the market plan - A method designed to protect people at higher than average risk who cannot obtain insurance through normal market channels. Retention is the internal allocation of assets to the risk of loss, rather than the transfer of risk or to an additional insurance company. Retention limit - the maximum amount of medical and hospital expenses incurred by the insurer. The limitation may apply to individual and/or joint insurance companies depending on the terms of the reinsurance contract. Retrocession - a portion of the risk ceded by the reinsurance company or an amount of insurance that the company chooses not to maintain. Retrospective Rating - The process of determining an insurance policy based on actual losses, known as a premium adjustment.Map - changes to the policy agreement. Risk - uncertainty as to the likelihood of losses from the dangers that are insured. The Act on Risk Stand - the Act of 1986, which changes part of the Act on stopping responsibility for the product of 1986 and was announced in 1981 in order to improve the organization of risk stops and buying groups. Risk recovery Group-a group of owners of the people organized to accept and initiate the risk of responsibility among their members.

Ret returns to the beginning - a value that can be recovered after losses. Accounting Principles statutors (SAP) - a set of accounting principles of the National Insurance Commissioners Association, used to prepare statutory financial statements of insurance companies.

Insurance risk charter - a method of insurance companies accessing capital and risk covering by transforming policies into securities that can be sold on financial markets.

Security, participation or other participation in any property or activities of the Issuer or the Issuer's claim. Self-insurance - a type of insurance often used in the case of high -frequency risks and low weight, if the risk is not transferred to an insurance company, but is maintained and included internally. A separate account - funds stored and invested separately by the insurer for the needs of the group pension fund. Short -term disability: a company standard determining the time for which employees can use short -term disability pension insurance, usually 2 years or shorter. A short -term medical policy that provides extensive medical care for a short period of time, usually from 30 to 180 days.

This policy can be renewed for many periods. Consumer side - jurisdiction in which the contract is concluded or delivered in accordance with the contract. Social insurance - a compulsory insurance plan managed by a federal or state government agency, which focuses mainly on social rights. Soft market - a buyer market with a rich supply of insurance premiums. Special income bonds - assets or other instrument on the basis of which a payment liability arises, issued on behalf of the state authority or for its behalf to finance the project for an important public purpose, which cannot be paid from sources related to the payment of the municipal connection. Insurance in the event of declared illness - insurance, which mainly provides predetermined benefits to cover the costs of cancer treatment and/orgave diseases. Specified/Named Disease - Guidelines for the benefit of the diagnosis and/or treatment of one or more specific diseases only. Services can be paid for as an expense per diem or as a lump sum. Standard Risk: A person who is considered a normal risk by the company's underwriting standards and is insurable at standard rates. Due to their deviation from the norm, high or low risk applicants may be eligible for additional or reduced premiums. National Children's Health Insurance Program - Guidelines issued in cooperation with federal/state partnership established under Title XXI of the Social Security Act. Country of Origin: The country where the company headquarters are located. Country Team - Disclosure of premiums and losses for each country obliging the company. The Home Country will receive a Prospectus for any jurisdiction in which the Company has entered into direct transactions in any Notes or has paid, lodged or failed to pay monies. Statement Type: Refers to the main type of business that the company submits annual and quarterly statements under, such as life, property, health, fraternity, title. Declaration value - the book value of the statutory accounting principle, which with any valuation distribution and final adjustment to a single investment or a similar group of investments, e.g. B. Bonds, mortgages, ordinary shares.

Statutory Accounting - A method of accounting standards and principles used by state regulators to measure the financial condition of regulated companies and other insurance companies. This method tends to be more conservative than the GAAP that most companies use. Compliance with solvency and other standards is determined using financial documents created in accordance with legal accounting principles. Joint-Stock Insurance Company - Shareholder-owned business.

Stop Loss / Excess Loss - Unique guidelines or groups that create insurance for a health plan, self-insured employment plan, or drug provider. Structured Securities - Loan-backed securities split into two or more investor classes where the interest payments and/or principal class of a class of securities is split disproportionately to the amount of interest and/or principal issued. mortgage pool or other underlying securities. Structure- For applicants, periodic fixed payments over a certain period of time or life on request to resolve the claim. Sodrigation - a situation in which the insured has the right to file a lawsuit against a third party, which forces the insurer to harm the insured. The insurer reserves the right to compensate for damage caused by the insurance company due to the fault of third parties. A reservation on compensation for damage is a part of the insurer, who gives the insurer the right to sue the third party responsible for causing harm to the insured person, the insured person who is paid a claim. Another event: the financial reports that appear after the balance of the budget, but before the release of legal and verified budgets before the date, when it can be provided or can be provided. Standard risk - (corrupt risk) health status or refusal, a special policy module or a commission with higher prices, which requires the use of risks recognized as undesirable due to a dangerous profession. The superfont is a federal action that requires retrospective responsibility for environmental pollution, which the responsible party continues to take into account during environmental cleaning, regardless of the time of pollution.

Basso Bond - an agreement with a tripartite agreement by which the second party (debtor) assumes the obligation or liability of the other party (liability) in case of non -fulfillment of the obligations of the main debtor (insurer).

Excessive Line of Izlishkov - a private property or responsibility section through insurance companies that are not accepted through an insurance company considered an authorized person to sell a certain area in the state. Swap: option, such as a coating receiver or lower limit, and another option, such as a coating seller or lower limit, or an agreement on net payment or adjustment of net payment. The tenants to return to the beginning - the owner's insurance was sold to tenants disputing the declared property. Them is the moment of the policy of the policy. Urgent insurance - life insurance can be paid only if the insured persons die within 5 or 10 years or within a certain period of time until a certain age is reached. Third party: insured or insured, or insured, or insured company have the right to pay in connection with the actions or negligence of the insured person.

Title insurance - insurance guaranteeing the reality of the legal title for real estate and movable property.

Buyers of real estate financiers and real and personal mortgages.Eat before damage caused by undiscovered defects existing during the policy period. Total Liabittes - The amount of money due or expected from the insurance company. Total income - Income from contributions, income, investment income and other sources. Travel insurance - Includes financial losses associated with the cancellation / interruption of travel; lost or damaged luggage; travel or baggage delay; Lost connections and/or changes in itinerary; and personal losses due to damage to the leased vehicle. Engagement - The securing agreement between advancing and securing. Back to top with Uncompensated Claims Expenses (ULAE) - Claims settlement expenses not specifically attributable to the claim. Umbrella and Surplus (Commercial) - covering business business liability in excess of the amount specified in the basic policy issued by the primary insurer; or separate damages above a certain amount; or in the case of known or unknown deficiencies or detention in the basic insurance, with or without the insured.

Umbrella and Surplus (Personnel) - Real person liability protection over the amount specified in the main policy issued by the main insurer; or separate damages above a certain amount; or in the case of known or unknown deficiencies or detention in the basic insurance, with or without the insured. Unauthorized Security - Provision in Unauthorized Company where the Intelligence Company is headquartered.

Under-Insured Drivers Insurance - an insurance policy that covers bodily injury or loss of assets caused by a driver whose insurance is not sufficient to cover the full dollar amount. Compensation for the victim is equal to the difference between the damage suffered by the accident author and the liability. Fundamental Interests - the assets, bonds or other interest rates that underlie the derivative instrument, including, among other things, one or more securities, currencies, interest rates, property, derivatives or other financial instruments. Insurer - The person who identifies, reviews and rates the risk of the proposed insured to determine whether and how much insurance will be included.

Undertaking - The process by which the insurer reviews the risk and determines whether the insurer accepts it, classifies those risks, and determines an appropriate insurance rate. Insurance risks - Part PITThe capital formula calculates the requirements for reserves and bonuses. An unpaid bonus is the amount of bonus paid by the borrower, but the payment has not yet been delivered. Reserve of unwashed contributions - all contributions (fees) received to cover beyond the payment date; It shows balance as a commitment. Universal Life Insurance - Regular life insurance with contributions and issued is not specifically responsible for the cost of the insured, but the policyholder receives a financial statement each year.

Unpaid losses - Claims in the settlement process. This deadline may also include claims that occurred but were not made. The policy is pre-priced - an insurance contract whose value has been previously agreed and is not related to the amount of damage insured. Valuable policies are national provisions that state that the insured receives the nominal value of the policy in the event of total damage, not the real money value, regardless of the compensation principle. The lease of life is where bonus payments are allocated to the purchase of shares, and the value of each share is assigned to the value of the investment portfolio.

Variable Life Insurance - Life insurance whose face value and/or validity period varies depending on the values of the underlying securities. Variable Universal Life - Combines the characteristics of universal life with a variable component of life, where individual accounts depend on investment results. The lender selects the accounts to pay the bonus. Viatical Agreement - Agreements or agreements in which the buyer agrees to purchase all or part of a life insurance policy. Vision - Limited Benefit Costs.

Provides the benefits of eye care and eye care accessories. Usually, the amount is determined in dollars for the annual eye examination. Benefits usually include the amount in dollars for glasses and contacts. In the case of eye injuries or diseases, surgery may include benefits. Return to the initial order in a contract that entitles the holder to purchase the underlying financial instrument at a specified price and time or series of price times under the program or warranty contract. The warranty is a safeguard against the manufacturer's defects that go beyond the normal warranty period.After decay, repair to preserve the product for its original intended use. Warranty insurance generally protects the consumer from financial loss resulting from the seller's failure to correct or compensate for defective or incomplete work, and the cost of parts and labor required to get the product working again. It includes, but is not limited to, insurance coverage for all liabilities and obligations incurred by the service provider, machinery breakdown insurance and service contracts from insurance companies. Whole life – Life insurance that can last a lifetime and pays benefits regardless of the time of the person's death.

Life Insurance - Life insurance that can last a lifetime and pays out after the person's death. Premiums are paid for the same period. Workers Compensation – Insurance that covers an employer's liability for injury, disability, or death of an individual in the workplace, regardless of fault, as provided for in federal or state workers compensation statutes and other statutes. Registered premium - the amount stipulated by the contract, which is determined by the person who declared the policyholder for the period of validity of the contract, based on the expected risk, the benefits of the policy and the costs related to that specified by the terms of the insurance contract coverage is charged. up x up up up up z up up up