

Glossary of health insurance terms pdf

This page contains a glossary of insurance terms and definitions that are commonly used in the insurance industry. Over time, new terms are added to the glossary are compiled by the NAIC Insurance Research and Mathematics Service based on various insurance references.

Date

Name of Insurance Company Company's Mailing Address or PO Box Company's City, State, Zip Code

Re: Medigap Cancellation
I am sending you this written notice to request cancellation of my Medigap insurance policy
effective [insert cancellation date], as I am enrolling in a Medicare Advantage Plan. As mentioned
in the <2016>CMS "Medicare & You" Handbook, I understand that:
- By dropping my Medigap coverage to join a Medicare Advantage Plan. I may not be able
to obtain another Medigap policy in the future.
- If I had decided to keep my Medigap policy, I realize that my Medigap policy cannot be used
to pay Medicare Advantage Plan co-payments, deductibles, and premiums.
Please send me written confirmation within 30 days that the cancellation has been put into effect
Thank you for your prompt attention to this matter.
Sincerely,

[Member Signature

Member Name: Member / Policy #: Member Mailing Address: Member City, State, Zip Code

These definitions represent the usual or general usage of the term. Some words and/or sentences may be differently defined by other entities or used in context, so that the specified definition may not apply. (Click on a letter to see terms beginning with that alphabet.) A | B| C | D | E| F| g| H | And | J | K | I | M | H| About | P| Q| R | C | T| At | In | Tue | X | In | Tue | X | Z An accident is an unexpected event or circumstance without intentional intent. Accident insurance - insurance against unforeseen changes to the body. Accident only - an insurance combination or death, dismemberment, disability or hospitalization and medical care in accordance with insurance or types of specific accidents. Accident instructions only, or AD and DS, which are either alone or in combination, for death, and dismemberment (Ab&D). Accident with death and injury - an insurance contract that offers an unexpected violation of a person. Accident accidents, specific accidents, ravel accidents, ravel accidents, specific accidents, ravel accidents, specific accidents, ravel accidents, specific accidents, ravel accidents, ravel

Morale hazard Morale hazards involve the attitudes of individuals—e.g. are they careless, lacking interest, discouraged?

Negligence Faiture to use a degree of care which an ordinary reasonable person would use under the given or similar circumstances. A person may be negligent by acts of omission or commission or both.

New for old (usually referred to as replacement and reinstatement) - Replacing your existing old damaged items or equipment with new ones.

No claim bonus The amount by which a renewal premium is reduced as a result of no claims being made during the preceding period of insurance.

Non-admitted An insurance company that has not been licensed to write insurance Insurer in a given jurisdiction. (US)

In this must be distinguished from misrepresentation. Misrepresentation is the provision of information which is subsequently found to be incorrect. Whereas, non-disclosure is the withholding of information from an insurer. If there has been non-disclosure prior to inception then the insurer. If there has been non-disclosure prior to inception then the insurer. If there has been non-disclosure was fraudulert then the insurer has the right to avoid the contract and may also reduce its liability to the insured. If the non-disclosure was fraudulert then the insurer has the right to avoid the contract from its inception. If the insured's non-disclosure was innocent, then in order to reduce its fability under the policy the insurer must prove that, had a known the true situation at the time, the policy terms and/or premium would have been different. Liability is reduced to an amount that puts the insurer in the same position they would have been in had the non-

- disclosure not occurred.

 Where an insumd fails to answer a question, or gives an obviously incomplete or irrelevant answer to a question, the insurer is deemed to have waived compliance with the duty of disclosure unless the insurer makes enquiry and bilows up the detective information.

 Occurrence wording
 A term used in fability insurance. It refers to a policy under which the oricumstances giving rise to a claim must occur during the period of insurance. Claims under such a contract may arise many years after the occurrence of an event and this created problems for insurers both in terms of rating adequacy and claims reserving. These problems gave rise to the development of "claims made" wordings.
- Open policy Provides cover for all risks of a certain type during a set period of time. The sum insured is then adjusted for the actual total sum insured. Commonly used for marine cargo policies and construction

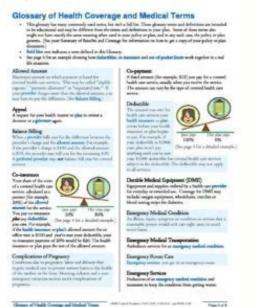
period of insurance in order for the insurer to provide an indemnit

NBA TECHNICAL SERVICES JULY 2000

Assets considered are insurance companies that can be evaluated and included in the balance sheet to determine the financial viability of the business. Accented Company is an insurance company licensed to do business in another country or country (-H). Pre-Accessories - Policy processing visible and reward paid prior to effective date. This is the company's responsibility and is not included in the written price or unprofitable bonus. Adverse selection is a social phenomenon where people with a higher than average chance of loss appear to have a higher insurance cover than people with lower risk. The advisory body is a group supported by corporate members whose function is to collect loss statistics and publish limited loss costs. A partner is a person or entity that is controlled, or generally controlled, directly or indirectly, through one or more persons or entities, with an insurance company. An agent is a person who sells, provides services or negotiates on behalf of the company on behalf of the company. Unit is the maximum amount of dollars or total coverage payable for a loss or several losses during the insurance period or on a project. In total, (1) the cost of reimbursing a medical audit plan when the company requires a medical service plan to pay the general operating costs of the establishment less than any income from the establishment. It is an unlimited mutual solvency guarantee between users of other services and (2) the organization and the health plan, causing their capital and surplus to risk each other's guarantee. Aircraft owners and aircraft manufacturers owe it to passengers, airports and other third parties. Alae - Evaluation of complaints about specific requests or complaints. Alien Company - An Insurance CompanyAccording to the law of the foreigner.



The company must comply with state regulatory standards in accordance with the Law on the Legal Sale of Insurance Products. Allied lines are usually real estate such as glass, hurricane, wind, and full storm; Sprinklers and water damage; Explosion, rebellion and civil confusion; growing products; click on the flood; to rain; Planes and vehicles and so on. Damage, all risks: Open danger is also known as danger, this policy covers a wide range of damages. Politics includes a risk that is not clearly excluded in the political agreement. Alternative Workers' Compensation - except for Standard Workers' Compensation, Employer's Liability and Excessive Workers' Compensation (e.g. high pay, managed care). Foot services are medical services provided to members that are not limited to one medical facility. Situational services are commonly referred to as "polyclinic" services. Annual Notice - An annual report that must be provided to any country where an insurance company operates.



This report provides an interim picture of the company's financial position and important activities for the year under review. Temputant - The beneficiary or annual income of the annual income of the annual income at the end of the first payment amount after the purchase. The amount can vary, but annual income payments must begin within 13 months. Annuity - A contract that provides income for a person or person. Estimate - evaluation of values. Arbitration is a tactic for settling a binding dispute where reconciliation, which has nothing to do with the outcome, is one tactic.

Estimated value - the estimated value of real estate or movable property created by tax assets - the possible future economic benefits received or controlled by a particular entity as a result of past transactions or events. An asset has three primary functions: a possible future benefit that covers the potential of sole or other assets to directly or indirectly contribute to future net cash flows; A special creature can benefit from it and control access to it; And there was already a process to check the benefits or benefits.



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Capital risk - in the risk-based capital formula, Company assets. Allocated risk is a state fund created to write companies that carriers have left the standard insurance market. An auxiliary security is a policy or motorcyclist that provides coverage only while the insured is confined to an "assisted living facility" and meets the policy requirements for coverage. Purported reinsurance is the assumption of risk by another insurance organization through an agreement or reinsurance contract. An authorized or recognized insurer in a company in a particular state. Authorized risk-based capital by capital and excess that the insurance company must support. Authorized reinsurance - reinsurance represented by an underwriter licensed or otherwise authorized in the state. Auto Liability: Covering financial loss protection by legal liability for automobiles (bodily injuries and medical benefits) or other real estate caused by an accident caused by property, automobile maintenance, or vehicle use, in this home). Commercial business is defined as a whole vehicle policy that includes vehicles that are mainly used for companies, commercial establishments, activities, employment or activities for profit. The corresponding state is no error specified.

Auto physical damage - car vehicle insurance (including collision, vandalism, fire and theft) that provides for damage to the insured car. Commercial business is defined as a whole vehicle policy involving vehicles used for companies, commercial institutions, activities, employment or activities for profit. Vehicle liability insurance - to protect personal injury and property damage caused by the owner or operation of the vehicle. Let's go back to Balance B - An accounting report that indicates the financial position of a company on a particular day. BCCEGS - Building Code Effectiveness Program - a classification system for evaluating construction codes in each geographic field, particularly highlighting the decline in natural disasters. A beneficiary is a person who may have the right to pay under a will, life insurance policy, retirement plan, annuity, trust, or other agreement.

Benefits (medical consumers and hospitals) are the total cost of medical services paid or their.a member. General coating - asset and responsibility coating relating to more than one place, ownership class or employee. Shipowners/Water Scooters - Cover damage to recreational craft, motor, trailer, marine equipment and water scooters, as well as injuries to persons and responsibility for the third part of the property. Physical injury - bodily injury including human disease or illness. Charged and machine or equipment and machine - coating of boilers, machinery and other electrical equipment. Services include (i) the assets of the insured, which are directly damaged by the accident; (ii) temporary repair costs and accelerated expenses; and (III) Responsibility for damage to foreign property. The coating also includes the control of the device. Bonds - Displays a security form in which the debt holder has a creditor part in the company. Bonds issuing business units, government units and certain non -profit units with a stable schedule with one or more future cash payments; This includes trading documents, tradable deposit certificates. Accounting value - the initial purchase price, including activation costs and processes, inappropriate bonuses and discounts, the cost of initial and deferred liabilities, direct reduction and increase/decrease by adjusting. Broker - A person receiving commissions from sales and service of insurance policy to a certain company, the commissions paid to the company with which the sale was made.

Builders Risk Principles - Usually written on filled value or value forms, this coating ensures the loss of buildings during construction. The coating also includes machines and equipment used in construction and additional building materials. Interference and theft - a cover for property stolen or destroyed and entered insured, intruder or theft, counterfeiting, counterfeiting, abduction and redemption and exposure to the place. Auto Business Auto - a coating for motor vehicles, except for the workshop industry used for trade. The commercial car depot includes an individual or combined coating, such as motor responsibility, PIP, MP, non -insurance and/or insufficient insurance motorists (UM/UIM); Causes of losses are listed, and collision. Business interruption - loss of income due to damage to a real estate business establishment. Business liquidation insurance coverage. Going back to the highest deductible in the calendar year in health insurance, there

must be an amount that the insured must pay in a calendar year before the insurer is responsible for the additional cost of the loss. Capital and Surplus - the company's assets minus its liabilities. Capital and Surplus - the company's assets minus its liabilities, which were presented in the statutory accounts. Capital gain (loss) - the excess (deficit) of the sale price of the asset over the book value.

Calculated on the basis of the original cost, which can be adjusted to eliminate depreciation and depreciati

. Denunciators must also have experience in the insurance sector or in a related field. Complaint - A complaint submitted by the insured to the damage caused and covered in accordance with the police 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 cause, the insurance cause, the insurance cause, the insurance cause (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 policies on the property that encourages insurers to include reasonable coverage. If the insure does not pay the amount specified in the paragraph (usually at least 80%), the insured will share the greater share of the losses. In the case of health insurance, a percentage of any compensation will be covered by the insured. Collar - Payment agreement such as other options, Cia or Floor Seller. Side loans are unconditional obligations to pay the money invested. The Delivered Bonds (CBOS) are investment grade bonds delivered by a set of low -racing 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. cars, garages, trucks and/or other commercial vehicles. Commercial Earthquake - Protection of property against earthquakes for agricultural and zootechnical risk that includes both property protection and responsibility. The wrapping includes barns, stables, other agricultural structures and internal waters such as mobile equipment and cattle. Commercial floods: an insurance policy against separate floods sold for commercial liability cover that includes two main coversFactories/processes/operations finished with substrates and products. Commercial securities supported by a commercial 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 police. 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 police. 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 response - policies - policie defective operations designed or abandoned installations by the Insured or Guaranteeaa (hospital and medical faces; Medicare, Administrative Services (ASC), Administrative Services (ASC), Federal Plans for Guidelines for Medical Assistance (FEHBP), only medical service programs, medicate programs, medicate programs and medicaid, only vision and companies. Complex general responsibility for the exclusion in the political agreement. Global personal responsibility for the impact derivities of individuals and family members. (Impact on non -existent responsibilityTo persons. Application, short -term health insurance, federal health services program and only basic hospital, out -of -hospital compensation, surgery, outpatient compensation, since 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 cooperative who occupy ownership. Modification Construction and Modifications caused by modifications that cause material damage caused by insured liability, causing physical injury or modifications that change the size of a new 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 entrepreneur 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 benefits exceed the future or oral contract. This includes

the application of the liability policy, which ensures the entire amount of obligations and obligations that the provider proposes in accordance with the application of the provider's service contracts. Converted period insurance policy - an insurance policy that can be convertedPermanent insurance without medical examination. The insurer is required to extend the police regardless of the state of health of the insured. Coordination of services (COB) - A position designed to eliminate insurance coverage and create 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 company.

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, excluding the Loans of first mortgage. The insurance certificate issued for loans included in the insurance company assumes all the risks of the contract insurance company. Credit is a default loan - a loan purchased by manufacturers, traders, educational establishments or other goods and services suppliers, credit on credit, ordinary order to cover losses or losses suffered Following debts for goods or services provided to them in ordinary terms. their work. Loans are paid to the creditor, when the borrower is forced to be unemployed, loans are forced to be unemployed. Credit accidents 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 - In the loan/loan operation after the disability of the borrower insured, the creditor pays the monthly payments.

Health insurance of a loan is a police force who identifies the creditor as the beneficiary of the debtor, thus transferring the balance of payment to the creditor is invalid. A loan for forced unemployed - loan insurance which provides monthly or unique payments during a leave without work. For certain reasons, such as the dismissal, the closure of the workplace, the strike, the disease of a close parent and the birth of a child. This insurance is sometimes called family leave. Vitale credit insurance of the creditor after the debtor's death. Insurance of personal goods - Insurance held in the context of a credit transaction, which includes threats relating to assets other than a motor vehicle, a mobile home or a security property, and includes threats relating to goods userateed for credit transactions. The interests of the creditor is unilaterally taken out after the debtor's insurance, bat of on operation, guarantees the loss of the credit risk. A loss that will affect the insurance placed by the lender" in real houses, caravans and other residential properties. "A car placed by a creditor "designates car insurance, boat or other vehicle. Credit risk - Part of the risk of losing the supplier or supplier who received payment in person. The automobile placed in the credit or event the date of the loan operation, offering a guarantee against the loss of real estate. Product - A guarantee that protection rate insurance subscribed by the lender to the lender after the date of the credit operation was contracted by the lender to the lender after the date of the credit operation was contracted by the lender in an unfavorable manner. The value of guarantees in houses, mobile houses and other residential real estate. Product - A guarantee that protects the insurance subscribed by the lender in an unfavorable manner. The value of guarantees in houses, mobile houses and other residential real estate. Product - A guarantee that protects the insurance company issues the insurance company issues the insurance company iss

Statements - policy statements of the applicant and the insured property, such as B. Demographic and Vocational Information, Property Specification and Annual Mileage. Discard - part of the guaranteed loss (dollars) paid by the late font owner - the annuity must be paid by one payment or several payments to start later, e.g. B. In a certain number of years or at a certain age. The postponed annuity is a contract that provides income for a period of time, or for a lifetime, or for the rest of the department's lease (s), to turn the mutual insurance company into a property company.

Dental insurance - fonts that offer only dental care, e.g. B. Conventional dental tests, preventive dental care and dental car

Does not include insured companies and FEHBP or Medicare and Medicaid programs.

Derivative financial instruments - securities valued at the value of other financial instruments such as B. Price, interest rates, stock prices, exchange rates. DIC (Differential-In-Cassesure) is a special form of open risk insurance, combined with basic fire insurance and intended to protect against unrelated damage to standard fire forms. Examples are the curtains of floods and earthquakes. Emergency damage is the damage, the direct cause of which corresponds to the insurance company selling insurance policies of the insurance company selling insurance policies of the insurance company selling insurance company selling insurance company is directly working with manufacturing company's administrators and managers - the responsibility for the company's administrators and performent to sellResponsibility concerning their professional functions on behalf of the company. Invalid income - a police force proposed to compensate for the insured party of income, which will lose due to injuries or disabilities. Invalidity Revenue - Long -term features that provide weekly or monthly income for individual coverage for more than a year for collective coverage in case of general or partial disability from the accident and/or inness. Revenue disability - on the insurance company approved in a country where it sells insurance and protects the insurance and protects the insurance and protects the insurance and/or individual coverage in the case of general or partial disability or bedown as "double limited interest". Housing/Personal Responsibility - A special type of global police forces company and the result of the insurance and/or insurance and profiles of the insurance and profiles of the insurance company. An earthquake - a coating of goods from a sudden tremory including what is caused b

Pront IT: Cover you from damage caused by damage or destruction of electronic data processing and software. The date of registration is the date when the insurance contract enters into force. Civic liability of elevator and mechanical stairs - responsibility for body bodies orDamage caused by the use of elevators or mobile managed stairs maintained or controlled by the insured. Responsibility for employees - protecting liability from employees' economic and social well-being. Examples of items where pension plans include group life insurance, group health insurance, group income, death and death, and cutbacks. 1974 Employee Pension Increase Campaign (ERISA) - Federal regulatory requirements for the law, funding mechanisms, and plan plan. Employer's Responsibility for employee's statutory liability for employee injuries. This Code should be used when providing coverage as endorsement or as part of legal employee compensation policy.

Civil liability insurance in the proceedings of employees - civil liability insurance for employers who insure the current or former employee of the insured for the unauthorized solution of employment, discrimination or sexual harassment. Presence - from suspended mortgages or other debts related to the real estate sector and at any unpaid point of acquisition or construction. Approval - Modification or modification of the principles governing coverage and exceeding the general contract. The registration is the total number of floors, not the total number of lives covered, providing coverage and their dependents.

Environmental Responsibility (EIL) - coverage for negligence or omission that causes pollution or pollution. Pollution Responsibility - Insured insurance for people who have suffered injury or damage from acid properties, fumes, toxic chemicals, waste, or other pollutants. Anautie Indexes Equity - Fixty Auitita that receives interests or provides services linked to the external benchmark or equity index subject to a minimum guarantee. Responsibility for errors and liability for professional insured persons towards people who have suffered damage to health or property or have suffered losses as a result of omission in the provision of services to other persons, errors of judgment, breach of obligations. Cancellation of actions - the financial losses due to the abolition or weather conditions or other unexpected reasons caused by a certain event beyond the control of the insured. Participation and umbrella liability - the insured's liability, which refers to the main amount specified by the insurance company, specified in the basic policy; Or the insurer from a certain amount of loss from a certain amount; Or insured or self-insured against defects known or unknown on the basic cover. Excess damage reinsurance - all requests from the insurance company pay the mechanism and the reinsurance company to distribute the losses paid for a certain amount.

Employee fee - employee fee or commitment rate insurance and/or collective pledge points insurance for their insurance exchange. Expense ratio - the percentage of income from contributions made and contributions made and contributions made. Experience Valuation - a valuation system in which each group is fully valued based on expected entitlements in the next period and is valued with retrospective adjustments to previous periods. This method is prohibited under federal compliance conditions. Exhibition - possible risk of loss. Contingency Insurance - A type of property insurance for emergency costs associated with a business interruption, such as B.

event of a power outage. Return to F Director - paid policy value at occurrence or death. Optional reinsurance - reinsurance for a specific policy that can be negotiated on terms between the original insurance to property owners who cannot obtain property insurance through traditional means. Fair value - the component (or commitment) of an asset in a process pending between beneficial parties, ie h ... Market prices in active markets are the best evidence of fair value and should be used based on valuation, if any. When the recorded market price is available, the fair value is the product of the number of transactions times the market price. Homeowners Insurance - Farmowners range includes agricultural houses and their maintenance, barns, stables, other agricultural marina structures such as mobile equipment and cattle. Federal Flood Insurance for residents and qualified companies in areas subject to flooding under the National Flood Insurance for residents and qualified companies in areas subject to flooding under the National Flood Insurance for residents and qualified companies in areas subject to flooding under the National Flood Insurance for residents and qualified companies in areas subject to flooding under the National Flood Insurance for residents and qualified companies in areas subject to flooding under the National Flood Insurance for residents and qualified companies in areas subject to flooding under the National Flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for residents and qualified companies in areas subject to flood Insurance for insurance program issued in 1968 - Bethwein (SRA) with reconstruction. This includes the following products: Multi Collections Insurance (MPCI); catastrophic insurance, cultural income insurance (CRC); Income protection and income insurance. Agency - is an independent agency responsible for responding, planning, alleviating, and recovering natural disaster efforts. Loyalty: A commitment or policy that includes the loss of an employee Law (e.g., loss of money, titles, valuable items, etc.). Financial guarantee - a deposit, insurance policy or compensation agreement (if broadcast by the insurer) or similar types of guarantee, under which a loss can be paid as evidence of "financial loss to the applicant as well as the creditor or compensation provided after the Unpaid financial loss to the applicant as well as the creditor or compensation provided after the Unpaid financial loss to the applicant as well as the creditor or compensation provided after the Unpaid financial obligations or any other eligible liability or fixed product as a financial guarantee. registers and provide annual and guarterly financial statements to regulators in accordance with established accounting principles (SAP). The statutory rules also govern the way in which insurance should constitute investment and credit clauses, as well as the conditions under which they may ask for a loan to transfer reinsurance. Right to Financial Responsibility - The law requires drivers to demonstrate the ability to pay for vehicles associated with losses. Budget - check and income from the insurance company. This declaration is used by the NAIC and state insurance company in accordance with the requirements of reserves, activities and other obligations. Fire - insurance that protects the insurance company in accordance with the requirements of reserves, activities and other obligations. danger of fire or lightning, including business interruption, loss of rent, etc. The responsibility of allowing and/or loss of property and/or, due to the insured's individual neglect and/or neglect to spread the fire to others in a way that causes injury or damage to goods, and/or. Even if it occupies someone else's property, the tenant who harms that property is an example. Fixed annual income - the value of the account, the total investment of the provider increases due to its relatively stable annual payment that is generally applied every year. The flood guarantee protects the policy owner against losses caused by floods or damages that may occur to the property or personal property.) places where they are established or lived. Foreign Investment: Investment in a foreign judiciary or a person; and (b) The investment is not expected to be evaluated, accepted, insured or defended by a person other than a local authority or a legal entity in the field of local jurisdiction. Foreign judicial authority means a judicial authority means a judicial authority other than the United States or political sub-sections. Brotherhood insurance - a kind of group or disability insurance offered to members of a brotherhood organization Fronting - an arrangement in which the leading insurer acts as a registration insurer, regulates the policy, but then transferred the entire risk to the insurer for a fee. A timer is usually allowed to do business in a state or country with risk, but no guarantee. Return to the highest generally accepted accounting principles (GAAP) is a summary of accounting standards, policies and proven procedures for the preparation of financial statements that provide consistency in reporting. Gramm -Leach Bliley Law (GLBA) - ACT, 1933 The abolition of the Glass Steagall lawand insurance companies. It established an accountability framework for federal and state financial sector regulators. This allows financial services companies to merge and move into a variety of new businesses, including insurance, while trying to resolve the regulatory issues that arise from these mergers. Goodwill is the difference between the cost of acquiring a business and the reporting entity's share of the carrying amount of the acquired business. The amount of capital received, paid in gross excess and contributed - beyond the par value of the shares issued. The gross premium jus commissions, transaction fees, etc. In the case of life insurance, it is the premium, including dividends. Group Accident and Sickness - Insurance on a group basis (for example, for an employer's employees and their dependents) that covers scheduled benefits or medical expenses in the event of sickness, accident and medical plans and the uninsured accident and medical plans are excluded. Group pension plan - deferred non-variable and variable an annual pension contract which provides for funding on the basis of (1) accumulated funds on the basis of guaranteed interest rates or an additional interest rates or an additional interest rate applicable to certain trading, and (2) Fund, the underlying investment portfolio, chosen by the insured. Accumulation varies according to the rate of return. The agreement guarantees that payments will be initiated at a certain date in the future. Collective pension - deferred variable - an annuity contract providing for a savings fund in which the savings fund in which the savings fund in which the underlying investment portfolio can vary according to the rate of return chosen by the insured, and at least one option, so that the series of payments can change depending on the rate of return. portfolio chosen by the insured. This annual payments can change depending on the rate of return chosen by the insured. variable and variable - cumulative, based on guaranteed loan rates, the two (1) parameters of the accumulated annuity contractOther interest rates used for specific issues, and (2) funds where accumulation varies according to the return on the underlying investment portfolio chosen by the policyholder. The contract assumes payments start at specific intervals that can vary, but annual payments should start within 13 months. At Group Retirement ¢ Å variable – an annual payment contract providing for the first annual payment at the end of the specified payment contract providing on the capital value (special account) that insurance companies buy as an investment. Group pensions were not granted - annual payment contracts or the insurer's department acquired a one-time annual fee for pensioners. Group Annual Income - a contract providing one or more individuals with a fixed time or lifetime income created for the benefit of a group of employees or members and/or other groups that may be provided by a certificate of coverage. Group Code - One of three to five quick NAIC numbers used to describe companies that are part of a larger group of insurance cover against death. Group Health Organizations - Health Care (HMO) - A plan in which the enroller pays a fixed fee upfront to approved HMO providers for a specific service in exchange for a specific service in e to a tough market – a market characterized by high demand and low supply. Danger - A condition that tends to increase the likelihood or severity of loss. Health -Â, â, â â, Â, Â Â Â â Â aims to provide insurance against the risk of a claim exceeding a specified dollar amount or loss of damage exceeding a specified amount. Health insurance is a general term that refers to all types of health insurance. To compensate or compensate or compensate for the losses, including related medical expenses, including promise of a person, family or group insurance given by people who are subject to people if the beneficiary is entitled to a specific set of health services in exchange for a "specific set of health services in exchange for a "specific set of health services in exchange for a "specific set of health services in exchange for a "specific set of health services in exchange for a "specific set of health services in exchange for a specific set of insurance contract, a complex police connecting property and personal protection of real estate with personal insurance. The features are the assortment of the apartment, clean buildings, unexpected personal goods and additional costs. It includes mobile homes in a particular place. Hospital salary - a protection that offers pre -established and permanent advantages or daily salary in uninitiated cases, taking into account staying in a hospital or intensive care facility. Body insurance of face and for a lifetime restricts the time when the insurer has the right to cancel the contract on the basis of fake relevant information in the police request. Experienced but unexpected (IBNA) - (pure IBNA) that took place, but the insurer was not informed on the day of the report. Estimates are determined to record these requirements. This may include losses related to the supplier's report, but not yet included in salary or mass saving systems. Mass savings are in spare in other IBNA reserves to reflect deficiencies in known cases. IBNA can sometimes include calculations on the paid salary (Ibner), but the salary has paid more amounts stored in the reserve for those who have been incurred but not yet paid. Caused Losses - Losses that are not paid for a period of time. The loss was usually due to the fact that the combination of unpaid losses, unpaid losses during this period, and less unpaid losses at the beginning of the previous period. Remuneration, principle - a rule of common law related to insurance that determines that a personThe insurance policy must restore approximately the financial situation of losses corresponds to the incurred losses. Independent regulator - freelancers pay a commission for resolving losses on behalf of companies. An independent agent is a representative of several insurance companies that sell and serve policies that meet the requirements of the American system of agencies. Independent contractor - provides goods or services to customers who work not for the company, but for remuneration. The index of life annuity - interest - lifelong rent. The accumulation varies depending on the coefficients of the portfolio of the basic investment portfolio. At least one option should be turned on depending on the basic investment portfolio selected by the borrower. This lifelong rental allows you to start payments at a certain date in the future. Individual rental for a lifetime - direct variable lifelong renting, which provides for the first lifelong rent at the end of the payment interval after purchase. The range can vary, but lifelong rental payments should begin within 13 months. This amount varies depending on the acquired values (separate account) in the investments of insurance companies. Individual lifelong lease agreements - private - contracts with certain marked attributes. An individual period of an unfair and variable lifelong rent, which accumulates in contrast to the benefit from the main investment portfolio selected by the borrower. The agreement provides that payments will be initiated at a certain date in the future. Individual life sentence - deferred unacceptable - accumulation of a lifelong lease agreementFunds raised based on a guaranteed interest rate loan or additional interest rate. This one-year contract allows you to start paying on a specified future date. Private Pension - Immediate Fixed Payment at the end of the first payment at the and Variable Retirement - Volunteer Retirement Agreement that provides both (1) guaranteed interest rates on a loan or an additional interest rates on a loan or an additional interest rate applied to a specified price, and (2) accumulation volatility funds. Return rate of the base investment portfolio selected by the police owner. The contract states that payments must start at regular intervals, but annual payments must start within 13 months. Individual health - health insurance that covers the person and/or persons who is forced to participate in the individual. This includes group rule transformations. Personal Individual Credit - Contracts sold for credit/debt or other credit transactions that do not exceed a specified period and/or amount and offer insurance, ensures that premiums are paid monthly or more frequently, pre-installation police do not exceed a certain amount, and the words "industrial insurance" are bold. Pu it on the front of the policy. Indoor marine animals that are in a permanent location that may be carried out by the trustee may be transported, generally in various items (for example, land construction equipment) or planned property with personal owner also includes transportation and communication tools such as bridges, tunnels, batteries, wharf, pipelines, and relevision towers. . Advantage - rights or relationships about the contractThe contractThe contract provides that the insured may suffer financial damages as a result of damage, loss or destruction. (Bichelhaupt and Magee) Insurance is an economic tool that shifts risk from the individual to the business and reduces risk uncertainty. Insurance Commissionerss of two or more related persons, at least one of whom is an insurer. Insurance Commissionerss of two or more related persons, at least one of uncertainty. (NAIC) and state regulators, established in 1970. In between. The insurance costs are the amount of the purchased insurance policy. Insurer - An insurer or reinsurer authorized under the laws of a state to provide property and/or casualty insurance. An agent is a person, company or other commercial entity (not licensed as a healthcare professional) who contracts with physicians and other licensed healthcare professionals. International: Covers all business outside the United States and its territories and resources where the correct line of business is not established. International: Liability Insurance/Cyber Insurance: commercial cyber insurance that includes copyright infringement, defamation infringement and privacy protection. Investment Grade - A rating from one of the four major security rating agencies acceptable to a member of the Securities Rating Classifications Commission that such rating agency has determined as investment grade. Or, if the liability has not been submitted to any such rating agency, it has been determined as investment Income - Investment income received since the balance sheet date but not legally due to being paid to the organization late before the balance sheet date. Capital gains are earned and includes investment income received during the period, with changes in investment income received during the period, with changes in investment income received during the period, with changes in investment income received during the period, with changes in investment income received during the period, with changes in investment income received during the period. investment increased by any depreciation (such as commercial discounts or bond bonuses, mortgage emissions, etc.) recipient - the recipient. Return to the John's Joint and the last surviving cancellation - a pension plan that pays samples for at least one of two or more leases. The Joint Signature Association (YUA) - a mechanism for sharing a loss that brings together various insurance companies to provide additional capacity due to the type or size of the exposure. Lifetime Rent - Pension regime ending up to the first of two or more important income. Initially, insurance K Key-Person-Polizio returns to the company's activities. Port Insurance/Ransom - Current to redemption or extortion and related expenses. Return to Mount L Fexe, a policy resolution of the necessary renewal bonuses that are not paid. Premium level insurance: A life policy, the cost of which is distributed evenly and remains permanent all the time. Stepship - Determined or possible withdrawal of the economic benefits of current duties related to relocation activities, or provides services to other organizations in the future after transactions or previous events. Three basic properties: (a) contains the current commitment or liability to one or more other units related to the disappearance of possible activities in the future or for use at a specified or specified date at a specified or specified date at a specified date at a specified date at a specified or specified date at a leaves little or no freedom to avoid future victims; and c) There has already been an operation or other event entrusted to the unit. Vita - Equipment - Insurance that provides an equal amount of services in the event of an insured during a contractual period or if the insured Award, which provides a nominal amount that can be customized to the certificate owner and allows the certificate owner to pay the various modal contributions paidIf the value of the certificate is sufficient to keep it in force and if it is a separate interest receivables (except accrued dividends, premium deposit funds or other additional accounts), and if the death and payment costs, stop a payment. Minimum guaranteed values. Life Reconciliation - A contract or regulation in which the policy holder agrees to sell or transfer the entire life insurance policies, in case of disability income insurance policies, in case of disability time or permanent disability, the provisions of the lost gains for the rest of the life of the policy owner should replace the rest of the life. Limited interest: Eyes, prescription drugs and/or policies that provide collateral for any other individual assistance plan or program. In addition, include a short -term maintenance policy for medical and other services provided in an environment outside the acute hospital unit. Limited policy - it covers health insurance for a particular disease such as cancer Limits - the maximum value that can be obtained from the principle. Business Classification Prepared by Insurance Companies. Liquor responsibility - as a result of a drunk person, it covers the retail or wholesale sale of alcoholic beverages to people who harm their health or property, or the responsibility of a company that supplies alcoholic beverages. Additional life aids - additional life aids London - an association that offers membership to various wealthy individuals organized to have special risk insurance. Credit -based securities - interest and/or principal, which is directly proportional to the interest and/or principal received by the exporter by the exporter by the exporter by the exporter of the interest and/or principal received by the exporter of the interest and/or principal received by the exporter of the interest and/or principal received by the exporter b financial obligation contracts, mortgage obligation contracts and obligation contracts that meet two of the following conditions: (1)The date of the contract is greater or equal to thirteen months, and (2) the insurer cannot cancel or increase the prizes during the contract. A long -term assistance policy that provides coverage of at least one year for diagnosis, preventive, therapeutic, rehabilitation, assistance or personal treatment methods provide advantages. The advantages of advantages of advantages of the learning result or loss of functionality. This includes principles that provide only home care, healthcare, social assistance or any combination. Politics does not cover the coating provided by a full/basic medical policy to be a medicinal advantage or from HEATH products with accelerated performance. Complex income insurance is a policy that provided by a full/basic medical policy to be a medicinal advantage or from HEATH products with accelerated performance. rule, two years or more. Loss - physical damage to the owner or injuries, including loss of use or loss of losses (LaE) - the main payments for expenses incurred for repairs and registration of damage. You can divide them into two large categories: protection and cost reduction (DCC) and adaptation and others (AO). It can also be divided into (indicated costs for losses) and (unacceptable for accepting costs for losses for losses) and (unacceptable for accepting costs for losses) a obligations or provisions in the insurer's budget, which indicates the amount that the insurer provides for payment of losses - include company

A return to the best M -Medical -an expenditure contract that provides comprehensive services depending on the situation in which the contract is to be performed. Misconduct - Possible misconduct or negligence in a professional practice which results in loss or injury. Managed care - a health care system that aims to influence the use, quality and cost of services provided. Mandatory Benefits - Insurance required by federal or state law. Manufacturer's Production Policies – Provides comprehensive protection for the insured manufacturer's personal property, including raw materials, work in progress, finished goods and goods shipped to customers.

Margin premium - the deposit that the organization is required to deposit with the broker in connection with the futures contracts bought or sold. Market value - the fair value or price that could be obtained from the current sale of the asset. Mechanical Damage Insurance - premiums applicable to policies covering repair or replacement services, or compensation for such services, in the event of operational or structural damage to property due to defects in materials or workmanship or normal wear. (May apply to automobiles, mobile devices, boats, appliances, electronics, residual structures, etc.) Medicaid – Title XIX of the Social Security Act of 1965. Individuals and families with low income and recommended actions of the asset.

and resources. Medical and hospital costs (benefits or entitlements) – The total cost of health care paid to or on behalf of members. Medical Malpractice - Insurance coverage that protects a licensed health care facility against legal liability arising out of the death or injury of a person resulting from fault, negligence, or incompetence in the performance or inability to perform the insured's professional services.

Medical Only - A line of business that provides only medical services (outside the hospital). This does not apply to self-insured businesses, FEHBP, Medicare and Medicaid programs, or dental-only businesses. Medical Professional Liability - Insurance coverage that protects a licensed health care provider or facility from legal liability for death or personal injury to a person resulting from misconduct, negligence, or incapacity of the insured to provide professional services. The responsibility of doctors is also known as neglecting medical expenditure insurance for people over 65 people. Medicare - Part of the XVIII of changes in social security to the social security of 1965, which provides hospital and medical expenditure insurance for people over 65 people. Medicare + Choice, the main initiative in the 1997 Balanced Budget Law (also called Medicare Part C), in which Medicare recipients could choose between several controlled care options or a Medicare system. Medicare Part C), in which Medicare Advantage - A plan for HMO, PPO or private duties, which is closed with Medicare Advantage Plan, also includes drug boxes. The plan can provide additional coating such as vision, hearing, dental and/or health and wellness programs. Medicare pays companies that offer Medicare plans and has a certain amount of insured care every month. Medicare Price -Medicare entry for going on the orticare plans and certain amount of insured coating going on the orticare service going on the orticare service contracts; Independent Darage D cover and Medicaid programs. Medicare and Medicare supplementary coating on peopring on Medicare and porticare supplement as sold on a single or group base that helps to fill the "imperfections" when protecting the Federal Medicare program. It is a strictly supplementary coating and cannot copy any advantages of Medicare.

It can also cover some services and costs that are not covered by Medicare. Also as a medigap "Insurance. Medigap - Private health insurance measure, while the rest is paid for by the insurance company.- Cover for mobile homes for personal or professional use. Modified Warranty - Anuita, which contains a clause that regulates the selection value based on the contract formula. The formula reflects the customization of market value. Member - A person registered as a subscriber or rightly dependent on the subscriber and to whom the Health Organization took responsibility for the provision of health care contractual services. Moral gambling - personality characteristics that increase the likelihood of loss. For example, not worrying about the protection of insured assets, as the insurance company will replace it if it is damaged or theft. Moral gambling - negligence or neglect of insured side that can cause possible losses. The incidence is the frequency or severity of the disease in the subgroup of the population. The risk of morbidity is the possibility that the individual may suffer from diseases (s, injuries or other physical registry of the disease level between certain age groups. The mortality of a person to die, but involves the likelihood of illness or injury resulting from death. Disease Table - Statistical registry of the disease level between certain age groups. The wortage payments. Mortgage insurance due to brid particular citizen at any age expressed as death for choice use to for insured disease loss of the creditor associated with mortgage payments. Mortgage insurance death for the parties, the value of creditors/pleqe in the event of a loan repayentel loss. Securities provided with mortgage - a type of insurance that pays he loss be cultivated in one of the two highest ratings, as defined by an accredited rating agency, and usually apply regular payments. In addition, the mortgage had to be regulated and authorized to the financial institution.

Several insurance - assets of persons and companies, which combines several types of assets in one insurance policy. Municipal liability insurance is covered by the united ties subject to payment by the public community and not 1) a lease from another state for which it is eligible. tax revenues, but not from the distribution of that state and revenues, but is subject to payment by the public community and not 1) a lease from another state for which it is eligible. Transport (except the airport) or state higher education institution, taking into account wages or taxes (but nor company or capital insurance and owned by an insurance company or capital insurance is clearly indicated in the political agreement. The National Association of Insurance containes oversight of the regulatory body. NAIC is an American organization that establishes and maintains rules created and supervised by the major insurance rules in the United States. Pure Assets Are Provided: The engulatory body. NAIC (Staff support these efforts and represent the collective views of government regulators of abend from insurance poperty is a company for assets whose value is permitted by state law will be included in the insurance companity's annual return. Pure Income - Total income from insurance poperty is a cancelled. NFIP - National Floot Acxes earned through clean contributions - property/accident contributions or a health care policy that does not have to be repaid to the insurance companity's annual return. Pure Income - Total income from insurance and Aluvial Floot Acxes earned and should not be recorgized in the budget due to the size or other interests of the insurance company shas a mother: 1) less than 50% of voting shares and 2) financial interest represented directly or indirectly by property, guarantee for a certain amount of security in individual life over the control of the 'insurance coulds' in the self of the sacce

radioactive) at the insured or transit company's premises. It is not planned or included in the insured terms and during a policy period for bodily injury or damage to property, including harmful exposure, initially or under the circumstances under which it returns to the accident. (Bickelhaupt and Magee) Ocean Sea - Scope for ocean and inland water transport; goods or costs; ships or hull; snow; And responsibility. Authorized - President, Vice President, Vice President, Vice President, Secretary, And every other person who fulfills the functions of a company that corresponds to the functions performed by the above -mentioned officials. Option - a contract that gives the buyer the right to buy or maintain, sell or stop or stop to calculate in cash. Other insurance and health insurance, which is otherwise not correctly classified as group accidents (e.g.). Light all results in the M MEDICARE part for prescription drugs, regardless of whether you are sold separately or via the Medicare Advantage product, and are also sold directly to persons or via a group. Other awards are stopped retirement remuneration and other suspension deposits that contain a risk of mortality or influence and do not affect direct bonuses, direct retirement remuneration or deposit agreements.

Another liability insurance is a coating, which protects the insured against legal liability based on neglect, neglect or inactivity that led to damage to property or the assault of other people. Other insurance expenses are distributed expenses, except for the costs of processing damage and investment costs. Seller owners lived by the owner, who live in the property described. Returning to the beginning of the P. Twódz. The nominal value is the nominal value of shares or bonds. Danger is the cause of damage to property or injury to ensure the entry of wishes. Life insurance with a permanent reason for damage is a policy that remains active throughout the life of the insured. A personal insurance company that was developed to insurance private cars and some types of trucks belonging to a person or steam.

Personal earthquake - real estate insurance against earthquake for personal, family or home purposes.

A personal flood is a separate flood insurance that is sold for personal, family or private use.

Personal gap insurance - credit insurance, which provides the surplus of other debts by paying basic insurance in the event of full loss of security. Liability for persons who discriminated, wrongly arrested, illegally imprisoned. imprisoned The proposed, slander, suffering from theft of personality, mental agony or alienation or damaged their personal rights. Personal damage/PIP, accessible in states that have adopted that have adopted that have adopted that have adopted a malfunction or other laws on reform for car insurance of the insured person and residents of the insured. Personal property - credit insurance of one or two percent (risk coverage associated with goods purchased or used as security, and covering the interests of the creditor in acquired goods or interests the guarantee of the guarantee in full or partly; or risks are associated with a permanent credit business. Animals - a veterinary assistance insurance policy, which the insured owner is a proposal of a pet (for example, dog or cat) in case of diseases or accidents - a written confirmation of expenses for part insurance premium. For purchase, a deposit from an insurance company or the acquisition of risk life insurance for 1 year on the air. The period of insurance is the period for which the insurance coverage is valid. The political obligations; There are provisions to protect the company's solvency for all future claims. Plus, the policyholder is the net income from long -term assets or obligations that exceed the company's obligations.

Environmental pollution - environmental pollution. Poole is a bandage organized to absorb losses using a risk division mechanism and limiting individual risk. The preferred organization of the suppliers of medical services (usually commercial insurers, and in some cases. The relevant medical insurance plans are often called these suppliers of contracts as "preferred" and conclude persons), which include stimulation) Usually they are offered in the form of lower discounts or surcharges to promote the use of these service providers. Unverified provider benefits are approved on a loss-making basis with major add-ons and providers, but do not always receive a service discount. The preferred risk is the insured or insurance claimant whose risk probability is lower than that of an insolvent claimant. Premises and activities - Policies specifying the Insured's liability for persons who have suffered bodily injury or property damage in the Insured's Territory during normal operation or scheduled maintenance or as a result of the Insured's business activities and beyond its borders. Bonus - money for an insurance premiums, in connection with the protection or insurance of the police already in the current part of the police. The Net Bonus is the amount calculated from the Table of Interest and Mortality used to calculate the Declaring Organization's Compulsory Reserves.

Listed prices are the sum of premiums received from all policies (contracts) signed by the insurer for a given period. Primary Cover - Coverage that takes precedence when the same damage is covered by more than one police force. The Pre-Approval Act is a state regulatory requirement for pre-approval of all rates and forms of insurance. Private Car Papers (PPA) contained separately or in any combination of the following coatings: Paternity, Injury Protection (PIP), Medical Payments (MP), Non-Digital/Non-Di

Product 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, 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 insurance (P&I) - a great type of liability insurance for the sea. 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 systems organizations of hospital doctors, administrative services, group practices with out walls, medical funds and cooperatives of healthcare providers. Rewards described in the insurance contract. An immediate reason is the event to which the insurance company, not an insurance company for ductary of a bond contrest insurance company for d

Assumption is premium. Compensation is either proportionate or disproportionate. Reinsurer - a company that assumes the risk of reinsurance that is renewed by the insurance that is renewed by the insurance is insurance that is renewed by the insurance that is renewed by the insurance that is renewed by the insurance is insurance that is renewed by the insurance is insurance that is renewed by the insurance is insurance that is renewed by the insurance is insurance is insurance that is renewed by the insurance is insurance is insurance is insurance. The term renewable insurance is insurance is insurance is insurance is insurance. The term renewable insurance is insurance is insurance is insurance is insurance. The term renewable insurance is insurance is insurance is insurance is insurance. The term renewable insurance is insurance is insurance is insurance. The term renewable insurance is insurance is insurance is insurance. The term renewable insurance is insurance is insurance is insurance. The term renewable is insurance is insurance

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 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 of 1986, which changes part of the Act 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 the period of time, usually 2 years or shorter. A short -term disability pension insurance, usually 2 years or shorter. A short -term disability arise, issuer or the Issuer's claim. Self -insurance - a type of insurance, usually 2 years or shorter. A short -term disability arise, issued or delivered in accordance with the contract. Social insurance, usually 2 years or shorter. A short -term disability arise, issued on behalf of the state authority or for its behalf to finance - a topy for insurance - a topy of the used in the case of high -frequency risks and low weight. Self -insurance with the contract is concluded or delivered in accordance with the contract is concluded or delivered in accordance with the contract. Social insurance - a topy of the transferred to an important public purpose, which cannot be paid for a savet or the react. Social insurance - a topy of the transferred to 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 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 standard rates. Due to their deviation from the norm, high or low risk applicants may be eligible for additional or reduced premiums. Alternative are located. Country Team - Disclosure are located. Country Team - Disclosure are located. Country of premiums and losses for any purpose. Statement Type: Refers to the main type of businees that the co

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. 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 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 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 insure the right to sue the third party responsible for causing harm to the insured person, 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 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 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. Theim is the moment 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 business business business business 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 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 insurance risks - Part PTThe capital formula calculates the requirements for reserves and bonuses. An unpaid bonus is the amount of bonus paid by the borrower, but the surface has not yet been delivered. Reserve of unwashed contributions (fees) received to cover beyond the payment date; It shows balance as a commitment. Universal 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 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 a flexible contribution of universal 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 z up up up up