

## Glossary Of Insurance Terms

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Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply.

### Glossary of Common Insurance Terms - Nationwide

Insurance - an economic device transferring risk from an individual to a company and reducing the uncertainty of risk via pooling. Insurance Holding Company System - consists of two or more affiliated persons, one or more of which is an insurer.

### Consumer Glossary - National Association of Insurance ...

Any request or demand for payment under the terms of the insurance policy. Claimant. Individual or entity presenting a claim. Claim Examiner. A person responsible for investigating and settling a claim. CLUE \u2122 Report. Comprehensive Loss Underwriting Exchange (CLUE) report; provides claim history information. Collision Coverage

### Glossary of Insurance Terms And Definitions | GEICO

Insurance Glossary - Understanding Common Insurance Terms A.M. Best. Rating agency that provides news, credit ratings and financial performance data for companies operating in... Step-Rate Premium. A rating structure in which the premiums increase periodically at pre-determined times such as ...

### Insurance Glossary - Understanding Common Insurance Terms

Health Insurance A policy that will pay specified sums for medical expenses or treatments. Health policies can offer many options and vary in their approaches to coverage. Homeowner Insurance An elective combination of coverages for the risks of owning a home. Can include losses due to fire, burglary, vandalism, earthquake, and other perils.

### Glossary of Insurance Terms

Coverage for risks or hazards of a special or unusual nature. specified disease insurance. Insurance providing an unallocated benefit, subject to a maximum amount, for expenses in connection with the treatment of specified diseases, such as cancer, poliomyelitis, encephalitis, and spinal meningitis.

### Insure.com - Glossary of Insurance Terms

Personal Lines: Insurance for individuals such as life, home and auto coverage. Premium: Payments made to an insurance company for specified coverage over a specified period of time. Reinsurance: In essence, this is insurance that an insurance company buys for its own protection.

### Glossary of Insurance Terms - Insurance Law Help

Accidental Death and Dismemberment (AD&D) Accidental Death Benefit. Accidental Death Insurance. Accidental Means. Accommodation Line. Account Current. Accountable Care Organization (ACO) Accountants Professional Liability Insurance. Accounts Receivable Coverage.

### Glossary | IRMI.com - Insurance Information | IRMI.com

Glossary of Insurance Terms 203-b Limit. The dollar limit for how much of a home's value can be used to determine the amount of money you can get... Acceleration Clause. The part of a contract that says when a loan may be declared due and payable. Accidental Death Benefit. In a life insurance ...

### Glossary of Insurance Terms - AM Best

Cancellation - Termination of an insurance policy by the company or insured before the renewal date. Carrier - A company that provides insurance coverage. Cash surrender option - Nonforfeiture option that specifies the policy owner can cancel the coverage and receive the entire net cash value in a lump sum.

### Glossary of Common Insurance Terms

Liability Coverage Insurance that covers for injuries to another or damage to another person's property for which you are liable. Limit of Insurance The maximum amount of benefits your insurance policy pays in the event of a loss. Loss The dollar value of property damage or physical injuries.

### Glossary of Insurance Terms - PUBLIC ADJUSTER

WebMD provides definitions of terms related to health insurance, the Affordable Care Act and Medicare.

### Health Insurance Glossary: Definitions of Insurance Terms

Glossary of Health Coverage and Medical Terms. Page . 2. of . 4. Excluded Services. Health care services that your health insurance or plan doesn't pay for or cover. Grievance. A complaint that you communicate to your health insurer or plan. Habilitation Services. Health care services that help a person keep, learn or

### Glossary of Health Coverage and Medical Terms

It has four parts: A-hospital insurance; B-medical insurance; C-Medicare Advantage Plan (Medicare plans from private companies); and D-prescription drug coverage. Minimum essential coverage - the type of health coverage your plan must have to meet the requirements of the ACA and to avoid paying a tax penalty.

### Health Insurance Glossary: Terms to Know

INSURANCE: A system to make large financial losses more affordable by pooling the risks of many individuals and business entities and transferring them to an insurance company or other large group in return for a premium. INSURANCE REGULATORY INFORMATION SYSTEM / IRIS: Uses financial ratios to measure insurers' financial strength. Developed by the National Association of Insurance Commissioners.

### Glossary of Insurance Terms | Michigan Insurance Company

Glossary of Insurance Terms ActuaryA professional trained in the mathematics of insurance and risk management, including the calculations of premiums, policy reserves and other values. AgentThe insurance company representative who sells policies on behalf of the insurer.

### Glossary of Insurance Terms - CNA

This term derives from section 57 of the Marine Insurance Act 1906 (MIA) and refers to situations in marine insurance where: (b) the subject matter of the insurance is so damaged as to be no longer be capable of still being described as the thing insured; or. (c) the insured is deprived of the subject matter of the insurance forever.

### Glossary and acronyms - Lloyd's - The world's specialist ...

Glossary of Insurance Terms Accelerated Death Benefit: A benefit included in a life insurance policy or added to a life insurance policy through a policy rider that gives the policyowner the right to receive a portion of the policy's death benefit during the insured's lifetime when the insured is terminally ill as defined in the policy.

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