

Insurance Glossary

保险词汇

Absolute Assignment: A transfer by the policyholder of all control and rights to a third party.

绝对转让: 投保人将所有支配管理权限及权力转让给第三方。

Accident: A sudden event, unforeseen and unintended.

事故: 不可预料且非有意的突发事件。

Accident and Sickness: Insurance against bodily injury, disability or death by accident, or against disability or expense resulting from sickness, and the insurance relating thereto.

事故及疾病: 针对因事故引起的人身伤害、残疾或死亡，或因疾病而造成的残疾或费用所投的保险以及与之相关的保险。

Accidental Means: The unexpected cause of an accidental bodily injury. Under an Accidental Means definition, which is very restrictive, if you meant to do whatever caused your injury, there is no coverage. Most Health insurance policies cover Accidental Bodily Injury, which is much broader, in that it covers accidents regardless of the cause.

意外原因: 引起意外人身伤害的不可预料的原因。意外原因的定义具有很强的限制性，如果您的任何故意行为引起自身伤害，则不包含在保险内。大多数健康保险条款中包含意外人身伤害，它的范围比较宽泛，包括无论任何原因引起的意外事故。

Accumulation at Interest Option: A dividend or settlement option under which the policyholder allows his dividends or policy proceeds to accumulate interest with the company. Although the dividends or proceeds are not generally taxable, the interest earned is.

累积红利选择权: 投保人允许其保单红利或保单收益继续在保险公司累积生息的一种红利结算选择。尽管红利或收益一般不需缴税，但是所得利息需要缴纳税款。

Actuary: One concerned with the application of probability and statistical theory to insurance, utilizing the law of large numbers.

保险精算师: 在保险业中运用概率和统计理论、使用大数定律解决经济问题的专业人士。

ADB: Accidental Death Benefit (also known as Double Indemnity). A rider added to a Life policy that will pay double the face amount if the insured dies as a result of accident, generally within 90 days of the accident.

ADB: 意外死亡保险（也称为双重赔偿条款）。是人寿保险中的附加条款，当被保险人由于意外事故死亡时，一般在事故发生后的90天内，根据保单金额进行双倍赔偿。

AD&D: Accidental Death and Dismemberment insurance. A limited form of Health insurance that covers accident only. It is the only type of Health insurance that covers death. AD&D policies do not follow the Principle of Indemnity, in that they pay in addition to any other coverage the insured has.

AD&D: 意外死亡及残废保险。健康保险的一种只包含意外事故的有限形式。它是健康保险中唯一包含死亡的类别。AD&D条款不遵循损失补偿原则，因为此类保单在被保险人其他所有保险之外附加支付。

Adverse Selection: Selection not in favor of the company. The tendency of poorer risks to want insurance more often than standard risks. For example, a person who is already sick would like to buy health insurance.

逆向选择: 不利于保险公司的选择。它指的是具有更不利风险的客户比具有一般风险的客户购买保险概率更高的倾向。例如一个病人想购买健康保险。

Adverse Underwriting Decisions, Consumer Rights: Under the Fair Credit Reporting Act, when an adverse underwriting decision is made, the insurer must provide the applicant or policyholder with specific written reasons for the decision, or advise the individual that specific reasons are available upon written request. Upon receipt of the written request, the insurer must furnish specific reasons for the adverse decision and the names and addresses of the sources that provided the information.

反向承保决定、消费者权益: 根据公平信赖报告法案, 当做出反向承保决定时, 保险公司必须提供给申请人或投保人关于此决定的明确书面原因, 或者通知其通过书面申请可获知具体原因。在收到书面申请后, 保险公司必须提供反向承保决定的明确原因及提供信息人员的姓名和地址。

Agent / Producer: The individual appointed by an insurance company to solicit and negotiate insurance contracts on its behalf. Agents or Producers represent the company, not the client.

代理/销售人员: 由保险公司指定的、代表保险公司对保险合同进行推销及订立协议的个人。代理或销售人员代表保险公司, 而不是代表客户。

Alien Company: An insurer organized and domiciled in a country other than the United States.

外来公司: 在美国境外建立或位于美国境外的保险公司。

Annuitant: The party receiving the benefits of an annuity, similar to the insured on an insurance policy. The annuitant usually also owns the annuity, although you can buy an annuity to benefit another party, who would then be the annuitant.

年金受益人: 从年金保险中领取收益的一方, 与保险单中的被保险人相似。年金受益人一般也同时拥有此年金保险, 不过您也可以为另一方购买年金保险, 使其成为年金受益人。

Annuity: An agreement by an insurer to make periodic payments that continue during the lifetime of the annuitant(s) or for a specified period. Annuities are considered to be the opposite of life insurance, since annuities pay while your alive and life insurance pays when you die. Life insurance proceeds create an estate, while annuities are used to liquidate an estate over a period of time. All annuities are insurance products and a life insurance license is required.

年金保险: 由保险公司在年金受益人生存期间或在约定的特定期限内定期支付给其保险金的协定。年金保险与人寿保险不同, 因为年金保险在您的生存期间支付保险金, 而人寿保险在您死后支付保险金。人寿保险会事先创建个人财产, 而年金保险则用来在一定时期之后结算财产。所有的年金保险都属于保险产品, 并且需要有人寿保险许可。

Applicant: The party making application to the insurance company for the policy. Applicants must provide the insurer with the truth to the best of their knowledge, which is known as a representation..

投保人: 向保险公司申请保单的一方。投保人必须提供给保险公司其所知的所有事实, 通常称为陈述。

Application: A form on which the prospective insured states facts requested by the insurer and on the basis of which (together with any information from medical examiners, attending physicians, hospitals, investigators, and the producer) the insurer decides whether or not to accept the risk, modify the coverage

offered, or decline the risk. With premium, the application is considered to be an offer to buy. If attached to the policy at issue, it becomes part of the Entire Contract.

投保单: 预期保户用于陈述保险公司所要求的事实情况的表格, 根据这个表格(与体检部门、主治医师、医院、审查员及销售人员所提供的信息表格一起), 保险公司将决定是否接受保险风险、修改所提出的保险内容或拒绝接受承担保险。递交投保单及保险费用将被视为对保险的购买要约。若保险单具有附件, 则其被视作整个合同的一部分。

Assignee: The person to whom policy rights are assigned in whole or in part by the policyholder, who is known as the Assignor. On Life insurance there are 2 types of assignment: Absolute and Collateral.

受让人: 被投保人将全部或部分保单权利所赋予的对象, 就是我们所说的受让人。人寿保险有两种类型的转让委托: 绝对委托和担保物转让。

Assignment: Transfer of rights in a policy to another party by the policyholder. For example, if you bought a life insurance policy on a minor child, you are the owner and the child is the insured. When the child reaches age 21, you could assign all rights of ownership in the policy to the child. This is an absolute assignment.

转让委托: 由投保人将保单中的权利转让给另外一方。例如, 您为未成年子女购买了人寿保险, 您是保险所有人而子女为被保险人。当子女年龄到达21岁时, 您可以将保单所有人的所有权利委托转让给子女。这就是一种完全委托。

Attained Age: The present or current age of the insured. Upon conversion, premiums are based on the current age of the insured.

到达年龄: 被保险人目前或现在的年龄。在转化时, 保费以被保险人的现在年龄为基础。

Authorized Company: An insurer permitted to sell insurance within a state. Must obtain a Certificate of Authority from the Commissioner or Director of Insurance of every state they sell in.

授权公司: 被授权在某一州内销售保险的保险公司。必须取得该销售州保险业部门主管或负责人的授权证书。

Automatic Premium Loan: A rider in a Life policy authorizing the insurance company to use the cash value to pay premiums not paid by the end of the grace period. May be present in Whole Life or Endowment policies only, never Term. This rider is free, but must be selected by the policy owner.

自动垫交保险费贷款: 人寿保险中授权保险公司使用现金价值抵付宽限期的保险费用的一条附加条款。有可能出现在终身保险或两全保险保单中, 但不会出现在一年以上的定期保单中。这一附加条款免费, 但必须由保单所有者进行选择。

Aviation Clause: Limits or excludes coverage when the insured is participating in specified types of air travel. Coverage is usually confined to regularly scheduled flights of commercial airlines. Often applies to student pilots.

航空条款: 当被保险人参与特定种类的航空旅行时的限制或禁止内容。保险范围一般只限定于商业类航空公司的一般定期航班。此条款经常适用于学员飞行人员。

Beneficiary: A person who may become eligible to receive, or is receiving, benefits under an insurance plan. The beneficiary is selected by the policy owner and may be changed at any time, unless irrevocable..

受益人: 有可能适合接受或正在接受保险计划收益的个人。受益人由保单所有者选择, 除非有不可改变的情况出现, 否则可在任何时间进行更改。

Blanket Insurance Contract: A contract of Health insurance that covers all of a class of persons not individually identified. Often written to cover school children or sports teams, such as Little League. No certificates are issued, since coverage applies to everyone that attends or participates.

总括保险合同: 包含所有一类不单独区别身份的人群的健康保险合同。是经常用于学校儿童或体育团队的保险类型, 例如少棒队等。因为保险适用于参加或参与的每个人, 所以不用特别出具证明文件。

Blue Plan: Generic term for those insurers (usually on a service rather than reimbursement basis) who are authorized to use the designation .Blue Cross. or .Blue Shield..

蓝色计划: 对于被授权使用蓝色十字或蓝盾称呼的保险公司 (通常以服务而不是赔偿为基础) 的专业术语。

Brokerage: A Producer who represents an insured in the solicitation, negotiation, or procurement of contracts of insurance. For example, you might represent only one insurer as a Producer. If that insurer declines to write coverage for your client, you might try to .broker. the business elsewhere in an effort to better serve your customer.

保险经纪: 代表被保险者进行保险合同的申请、协商或购买的销售人员。例如, 作为销售人员您可能只代表一个保险公司, 如果那家保险公司拒绝了为您的客户承担保险, 您可以尝试与其他企业进行经纪谈判, 更好的为您的客户服务。

Business Insurance: Life or Health insurance written to cover business situations such as key person, sole proprietor, partnership, corporations, etc.

企业保险: 用于承担关键性人物、独资企业主、合伙企业、公司法人等企业范围内的生命或健康保险。

Cancelable: A contract of insurance that may be terminated by the insurance company or insured at any time. Virtually every form of insurance is cancelable (unless state law prohibits such action) except Life insurance and those Health policies designated as Guaranteed Renewable or Non-cancelable and Guaranteed Renewable.

可撤销保险: 可以由保险公司或被保险者在任何时间内终止的保险合同。几乎所有的保险形式都是可撤销类型 (除非州法律禁止此撤销行为), 人寿保险及被指定为保证续约或不可撤销并且保证续约的健康保险除外。

Cancellation: Termination of a contract of insurance mid-term (rather than at the renewal date) by voluntary act of the insurance company or insured, effected in accordance with provisions in the contract or by mutual agreement.

撤销: 由保险公司或被保险者自愿进行的, 按照双方合同规定或由双方协议完成的、在保险合同进行期内 (而不是在更新日期) 对保险合同进行终止的行为。

Capital Sum: The maximum amount payable in one sum in event of Accidental Dismemberment. On an AD&D policy, the Principal sum is the amount payable for Accidental Death. The Capital Sum is generally 50% of the Principal Sum.

最高赔偿额: 在意外残疾事故中的最高应付总额。在AD&D保险单中, 本金是意外死亡事故的应付金额。最高赔偿额一般是本金的50%。

Cash Dividend Option: A dividend option under which the policyholder receives the dividends in cash. Not subject to tax. Mutual insurers issue "participating" policies, which might pay dividends, but they are not guaranteed.

现金红利选择：投保人可收到现金红利的红利选择。无需纳税。互助保险公司发布的“分红”保险可以分红，但并不保障有红利。

Cash Surrender Value: The accumulated, guaranteed cash value in a Whole Life or Endowment policy at any given point in time. Most contracts do not develop a cash value until after the 3rd year. On Whole Life, the cash value will equal the face amount of the policy at age 100. Synonymous with Cash Value.

保险单退保价值：全寿险保单或两全保险在任何特定时间点所累积的能够得到保证的现金价值。大多数保单都在第三年后开始发展现金价值。在全寿险保单中，在被保险者100岁时，现金价值与保单票面价值应该一致。保险单退保价值也就是现金价值。

Certificate: A statement evidencing that a policy has been written and stating the coverage in general. On Group insurance, the employer receives the master policy and the employees receive Certificates of Insurance.

保险凭证：用于证明保险单已订立并且陈述保险一般范围的凭证说明。对于集体保险，雇主将收到总保险单，而雇员将收到保险凭证。

Claim: A demand for payment under the insurance policy.

保险索偿：根据保单提出的赔偿要求。

Classification: The grouping of persons for the purpose of determining an underwriting or rating group into which a particular risk must be placed. For example, on Whole Life, the "standard" rate for the average person at age 30 might be \$10 per \$1,000 of face amount. If the insured is "sub-standard", the rate will be higher. A Preferred risk receives a discount from the standard rate.

分类级别：为了决定需设定特定风险的承保群体或比例标准群体而对一个群体的分类分级。在全寿险保单中，普通人在30岁时的“标准”分级可能是10美元/1000美元票面金额。如果被保险者是“不够标准”的人，那么这个比例要更高。优良体将会从标准比例中得到折扣。

Coinsurance: In Health insurance, a provision that the insured and insurance company will share covered losses in agreed proportion. In Health insurance, coinsurance is often a percentage participation, with the insurer paying 80% and the client paying 20%, up to a maximum "stop loss" amount. Coinsurance applies after the deductible has been satisfied. The purpose of coinsurance is to keep the insured from over utilizing the coverage, since he has to pay part of every claim. HMOs utilize "co-payments" for office visits, rather than coinsurance.

共同保险：在健康保险中，保险者与保险公司按照协议比例共同分担所涉及损失的规定条款。在健康保险中，共同保险经常按照百分比分配，保险公司支付80%，客户支付20%，上限至最大“止损”金额。共同保险在支付免赔额后申请。共同保险的目的在于，使被保险人支付每项索赔款项的一部分，以防止被保险人过度使用保险费。HMOs（健康维护组织）对于诊所就医的情况使用“共同支付”而非共同保险。

Collateral Assignment: Assignment of part of the proceeds of an insurance policy to a bank as collateral to settle the loan balance that may exist at the insured's death.

抵押转让：将保险单的部分收益转让给银行，作为抵押偿还在被保险人死亡后有可能存在的贷款余额。

Common Disaster Provision: A provision in a Life contract that provides that the Primary Beneficiary must outlive the insured by a specified period of time in order to receive the proceeds. If not, then the Contingent Beneficiary receives the proceeds. The provision is designed to protect the rights of the Contingent Beneficiary in the event of simultaneous (or nearly simultaneous) death of the insured and the

Primary Beneficiary. The time limit is usually 10, 15, or 30 days, depending on state law. Also known as the Uniform Simultaneous Death law.

共同灾害条款：人寿保险中的条款。保险人死亡时，主受益人应仍然存活，才可拿到保险利润。如果主受益人先于被保险人死亡，那么第二受益人将获得利润。这一条款用来在被保险人与主受益人同时（或接近同时）死亡时，保护第二受益人的权利。根据州法，也就是同一时间死亡法令的规定，时间限制一般为10、15或30天。

Comprehensive Health Insurance: A form of Health insurance that combines the coverage of Major Medical and Basic Medical Expense contracts into one broad contract that provides coverage for almost all types of medical expense, usually subject to a Corridor Deductible and to a Percentage Participation clause (sometimes called Coinsurance) applicable to all or some of the covered expenses.

全面医疗保险：健康保险的一种形式，将重病医疗与基本医疗费用保险协定结合至一个更广泛的合同中，以提供基本上所有形式的医疗保险费用，一般以基本健康险给付免赔额与百分比分配条款（有时候称为共同保险）为基础，适用于全部或部分所涉及费用。

Concealment: The deliberate withholding of facts by an applicant for insurance that materially affects an insurance risk or loss.

隐瞒隐藏：保险人有意隐瞒会对保险风险或损失赔偿造成巨大影响的事实。

Conditional Receipt: In Life and Health insurance, a Conditional Receipt provides that if premium accompanies the application, coverage shall be in force from the date of application (whether the policy has yet been issued or not) provided the insurance company would have issued the coverage on the basis of facts as revealed by the application and other usual sources of underwriting information. Remember, there is never any coverage unless the premium has been paid!

附条件暂保收据：在人寿保险或健康保险中，若保险费与保单申请同时交付，则保险应在提交保单的当日生效（无论保单是否已被发布），前提是保险公司应根据保单申请所述事实及其他承保信息资源发布保险。请记住未付保费前，保单绝不会生效！

Conditionally Renewable: A contract of Health insurance that provides that the insured may renew the contract to a stated date or age, subject to the right of the insurer to decline renewal only under conditions defined in the contract.

有条件续约：规定被保险人可以将合同续约至一个特定日期或年龄的健康保险合同，保险公司有权在合同规定的条件下拒绝续约更新要求。

Conditions: The part of an insurance contract setting out the responsibilities of both the Insured and the Insurer, such as the requirements regarding Notice of Claim and Proof of Loss.

承保条件：保险合同中列出被保险人和保险公司双方责任的部分，例如关于索赔及损失证明的通知要求。

Consideration: The exchange of value on which a contract is based. In Life and Health insurance, the Consideration is the premium and the statements in the application. Remember, consideration need not be equal. You might pay \$1,000 in premium, but your policy will pay \$100,000 if you die.

对价：作为保险合同基础的交换价值。在人寿保险和健康保险中，对价是保单的保费及结算评估。要记住，对价并不一定是相等的。您可能会支付1000美元的保费，但您的保险会在您死后支付100000美元。

Consideration Clause: A clause in a Life policy specifying the premium due for the insurance protection and the frequency of payment (also called Mode). The more frequent the Mode of Payment, the higher the cost, since most insurers charge service fees for budget payments. The cheapest Mode is annual.

对价条款: 人寿保险中的一条条款, 用来具体说明保险保障和付款频率(也称作模式)的到期保险费用。由于大多数保险公司对预算费用收取服务费, 因此付款模式越频繁, 费用就越高。最便宜的模式是年度模式。

Contingent Beneficiary: Person or persons named to receive benefits if the Primary Beneficiary is not alive when the insured dies. For example, the Primary Beneficiary might be your spouse and the Contingent Beneficiary might be your children.

第二受益人: 投保人死亡时主受益人已死亡的情况下, 被指定得到收益的一个人或多个人。例如, 主受益人可以是您的配偶, 而第二受益人可以是您的子女。

Contract: A legal agreement between two parties for consideration, such as an insurance policy. To hold up in court, contracts must contain 4 required elements: Consideration, Offer, Acceptance and Legal Purpose (remember the acronym COAL). Parties to the contract must also have Legal Capacity.

合同: 双方协商审议订立的法律协定, 例如保险单。在法庭使用时具有法律效力的合同需满足四个基本要素: 审议、申请、许可赞成及法律目的(记住字母缩写COAL)。合同的双方必须具有法定资格。

Contributory Group: Group insurance for which the employees pay part of the premium. If the group is contributory, at least 75% of those eligible must enroll in order to prevent "adverse selection". In noncontributory groups, 100% must enroll.

团体分摊: 雇员自己支付部分保费的团体保险。如果为分摊团体, 那么至少75%的符合资格的人员必须登记注册, 以防止“逆向选择”。在非分摊团体中, 符合资格人员需100%登记注册。

Controlled Business: Life-insurance coverage written on the producer's own life and on the lives of such persons as the producer's relatives and business associates. The amount of controlled business a producer may write is restricted in most states, often to a maximum of 50% in a 12 month period.

受控业务: 所销售的针对销售人员自身生命及销售相关人员相关亲属及相关企业的人身保险。一个销售人员售出的受控业务的总额在大多数的州都有一定限制, 一般在12个月内为50%。

Convertible Term Insurance: A Term Life policy that can be converted any time to a permanent type of coverage without proof of insurability. Conversion premiums are based on current age and coverage cannot be increased. Most Term is convertible, but not all. Most Group insurance (which is usually Annual Renewable Term) is convertible by law during its 31 day grace period.

可转换定期寿险: 无需可保险性证明, 可在任何时间转换成永久性保险的定期人寿保险。转换费用取决于现在的年龄, 保险范围不能增加。大多数定期寿险都可以转换, 但并不是全部。大多数的集体保险(一般为每年可续定期寿险)根据法律规定可在其31天的宽限期内进行转换。

Corridor Deductible: A Major Medical deductible that applies between benefits paid by the Basic plan and the start of the Major Medical benefits.

基本健康险给付免赔额: 在基本福利计划支付的保险金与大宗医疗保险金起始点之间使用的大宗医疗免赔额。

Credit Insurance: Insurance on a debtor in favor of a lender, intended to pay off a loan or the balance due thereon if the insured dies or is disabled. Credit Life is a type of decreasing term insurance and the face amount of the policy is limited to the amount of the loan. Generally not used as Mortgage Protection Insurance.

信用保险：出借方投保债务人的信用风险的一种保险。如果被保险人死亡或残疾，用来偿还其借款或借款结余。信用人寿保险是一种递减定期保险，保险面额受借款数额限制。一般不用于抵押保障保险。

Death Benefit: The policy proceeds to be paid upon the death of the insured. On Life insurance, proceeds are not taxable, but may be included in the value of the insured's estate for estate tax purposes.

死亡保险金：在被保险人死亡后支付的保险收益。在人寿保险中的保险收益不需纳税，但是有可能被包括在需交遗产税的被保险人遗产价值中。

Deductible: Dollars or percentage of expense that will not be reimbursed by the insurer. The purpose of the deductible is to hold down the cost of insurance. The higher the deductible, the lower the premium.

免赔额：不需要保险公司偿还的所花费的现金或百分比。免赔额的目的是用来控制保险费用。免赔额越高，保险费用越低。

Decreasing Term Insurance: Term insurance whose amount of coverage starts out at the full amount, then gradually decreases until the expiration date of the policy. Generally, the cheapest type of Life insurance, but it has no cash value and cannot be renewed. Often used as Mortgage Protection insurance.

递减定期寿险：保险总额开始时为全额，之后逐渐减少直到保单截止日期的定期寿险。一般来说，它是最便宜的人寿保险，但是它没有现金价值，不能更新续约。经常被用作抵押保障保险。

Deferred Annuity: An Annuity on which payments to the annuitant are delayed until a specified future date. May be purchased with a single premium (a SPDA) or with flexible premiums. Interest earned during the "accumulation." (or pay in) period is tax deferred until withdrawal, when amounts above the annuitant's invested capital (or cost basis) are taxed as ordinary income.

延期年金：支付给年金受益人的年金延期至一个指定的未来日期。可以整付保费购买（一次性保费递延年金）或者灵活支付保费购买。所得红利在“累积”期间递延纳税直至提取，当总额超过年金受益人原有资本（或成本基础）时，则按照一般收入纳税。

Direct Writer: An insurance company that sells its policies through licensed producers who represent the insurer exclusively, rather than through independent local producers, who represent several insurance companies. Direct writing producers are also called "Exclusive." or "captive" producers.

直接承保人：通过专门代表保险公司的资格销售人员，而非通过代表多个保险公司的独立本地销售人员来销售保单的保险公司。直接承保销售人员也被叫做“专售”或“专控”销售人员。

Disability Income Insurance: A form of Health insurance that provides periodic payments to replace income, when the insured is unable to work as a result of sickness or injury. May be either individual or group coverage and is usually subject to a "waiting." or "elimination" period. In order to receive benefits, the insured must meet the definition of total disability in the policy, which varies by company.

失能保险：健康保险的一种形式，当被保险人因疾病或受伤而失去工作能力时，为其提供定期的款项来代替收入。有可能是个人险或者是集体险，一般有一个“等候期”或“淘汰期”。被保险人必须符合保单中完全无行为能力的定义，此定义因公司而异。

Dividend: The return of part of the premium paid for a Participating policy issued by a mutual insurer. It is unlawful to guarantee future dividends, but Producers may refer to the insurer's past dividend payment history, if accurate. Mutual dividends are not taxable. However, dividends paid to stockholders of a stock insurer are taxable, since stock companies issue "non-participating" policies.

股息红利：由互助保险公司根据分红保单的保险费用所支付的部分收益。保证未来股息的行为是不合法的，但是，在如果记录准确的前提下，销售人员可参考保险公司以往的红利记录。互助红

利无需纳税。但是支付给股份保险公司股东的红利需要纳税，因为股份保险公司发行“无分红”保单。

Dividend Options: If a Mutual insurer declares a dividend, the policyholder has a choice of 5 dividend options, which can be changed at any time, including: Cash, Interest, Applied to Premium When Due, Paid Up Additions, or 1 year Term insurance.

股息红利选择权: 如果互助保险公司宣布发放股息时，那么股东拥有5个红利选择，并且可在任何时间进行更改。这包括：现金、利息、到期时应用至保费、缴足添加、或者一年定期保险。

Domestic Insurance Company: An insurance company formed under the laws of the state in which the insurance is written.

境内保险公司: 根据承保保险所在州的法律所建立的保险公司。

Dread Disease Policy: A Health policy, for certain specified diseases only, such as cancer. Such policies do not follow the Principle of Indemnity in that they pay in addition to any other coverage the insured has.

重大疾病保险单: 仅针对例如癌症等的特定疾病的健康保险。此类保单不遵循损失补偿原则，因为此类保单在被保险人其他所有保险之外附加支付。

Earned Premium: That portion of the premium for which policy protection has already been given. For example, if you buy a 1 year Health policy for a premium of \$1,200 and the insurer cancels you exactly 6 months later, they are entitled to keep \$600 (the earned premium), but they must also refund you \$600, which is called the "unearned" premium. If they covered you for the entire year, all the premium would be earned. This concept also applies to P&C insurance, but not to Life insurance, where all premiums are considered to be fully "earned" upon payment.

满期保险费: 保险合同生效时预先缴付的保险费，在保险期限届满时未出现赔款所对应的保费。例如，如果您花费1200美元购买了1年的健康保险，而保险公司在正好6个月时取消了保单，那么他们有权保留600美元（满期保险费），但是他们也必须退还给您600美元，这600美元叫做“未满期”保险。如果他们承担了整年的保险，那么所有的保险费用都为已赚满期费用。这个概念也可以应用于P&C保险中，但是不能用于人寿保险，因为在人寿保险中付款的所有保费都应为“完全满期”费用。

Effective Date: The date on which an insurance policy goes into effect and from which protection is furnished.

生效期: 保险保单生效的日期，从这一日期开始提供保险保障。

Eligibility Period: The period during which the employee is eligible to obtain coverage under a Group Life or Health plan. Also known as the "open enrollment" period.

合格期间: 指雇员符合参加集体人寿或健康保险条件的期间。也称为“公开注册”期间。

Endorsement: A form attached to an insurance P&C policy changing the contract. Endorsements are called "riders" in Life and Health insurance. No change to a policy may become effective until approved by a company officer.

批单: 附加在P&C保单中用来变更合同协议的表格。在人寿保险和健康保险中批单被称作“附约”。保单变更需由公司管理人员批准才能生效。

Endowment Policy: A cash value life policy for which premiums are paid for a limited number of years, such as to age 65. If the insured is alive at the end of this premium-paying period, she receives the face amount of the policy. If the insured dies before maturity of the policy, the beneficiary receives the proceeds. Generally the most expensive type of cash value life insurance, since the policy reaches

maturity prior to age 100. Endowments are often purchased to supplement retirement or for children's educational purposes.

两全人寿保险：按照一个限定的年份来支付保险费用的现金价值人寿保险，例如支付保险费用至65岁。如果在到达限定时间后，被保险人还存活，那么她可以得到保单面额价值的保险收益。如果被保险人在达到限定时间之前死亡，那么受益人将获得保险收益。一般来说，这类险种是最昂贵的现金价值人寿保险，因为保单所到期限至100岁之前。购买两全人寿保险一般用于退休津贴或用于儿童教育目的。

Exclusions: Causes or conditions listed in the policy that are not covered and for which no benefits are payable. For example, in most states, suicide is excluded on a Life policy for the first 2 years. On Health insurance, intentional self inflicted injury is never covered.

除外责任：保险单中列出的、不在保险范围且不能为其赔付保险收益的条款或情况。例如，在大多数州，人生保险单的前两年中，自杀是属于除外责任的。在健康保险中，故意自残身体的始终都不在保险范围内。

Experience: The loss record of an insured, a class of coverage, or an insurance company. For example, most large Group Life policies are rated based on the prior claims history of the group, which is called "experience rating".

经验：一名被保险人、一种保险类别或者是一个保险公司的损失记录。例如，大多数的大型集体人寿保险定价都建立在集体以前的索赔历史之上。这也叫做“经验估费”。

Extended Term Option: A life-insurance non-forfeiture option under which the insured uses the policy's cash-value to purchase one-year Term insurance in an amount equal to the original policy face amount. Although the policy holder could select the Extended Term Option at any time, if the policy lapses and no other non-forfeiture option has been selected, the policy will automatically go into Extended Term. Remember, there are 3 non-forfeiture options: Cash Surrender, Reduced Paid Up and Extended Term.

展期定期选择：人寿保险的一种非没收选择，被保险人可使用保单的现金价值来购买与初始保单面额相当的一年定期保险。投保人可在任何时间选择展期定期，但是如果保单失效且未选择其他非没收选择，那么保单将会自动变为展期定期。记住，一共有3个非没收选择：保单退保、减额交清保险和展期定期。

Face Amount: The amount indicated on the face of a Life policy that will be paid at death or when a Whole Life policy matures at age 100. Also known as the Death Benefit or the policy limit. Not taxable.

票面价值：在人寿保单上指出的、在被保人死亡时或在终身保险单被保人到达100岁时所支付的总额，也称为死亡保险金或保单限额。无需纳税。

Family Income Rider: Added to a Whole Life policy for an additional premium, this rider is similar to the Decreasing Term Rider except that payments to the beneficiary are in the form of monthly income rather than a lump sum. For example, if you added a 10 year \$100,000 FIR to your policy and died 5 years later, your family would receive \$10,000 a year for 5 years PLUS the face amount of your Whole Life policy. Remember, the rider is term insurance and you must die in the term. If you died after 11 years, the rider would not cover, but the Whole Life would, since Whole Life is "permanent" insurance, covering to age 100.

家庭收入附约：终身人寿保险的附加条款，另附保费。付给收益人的保险金为月收入形式，而不是一次付清，除此之外，它与递减定期条款相似。例如，如果您在保单中加入了10年100000美元的可保金额（家庭收入附约），而五年之后您死亡，除了终身人寿的保单票面价值赔偿外，您的家人还可以得到每年10000美元，一共五年的附加赔偿。但要记住，这个附约为定期保险，所以您必须

是在规定期限内死亡才能得到这笔赔偿。如果您在11年后死亡，那这个附加条款就不再有效，但是终身保险始终有效，因为它是永久性保险，保险年龄范围至100岁。

Family Plan Policy: A combination plan covering your entire family, usually with Permanent insurance on the father's life, with mother and children automatically covered for lesser amounts (usually Term), all included under one premium.

家庭保险计划: 为您的全家提供保险的综合性保险计划，一般父亲拥有终身人寿保险，母亲及子女自动拥有数额较少的保险（一般为定期保险），所有的费用都包含在一笔保险费用中。

Fiduciary: A person who occupies a position of special trust and confidence when handling premiums on behalf of insureds and insurers. Insurance producers are considered to be fiduciaries.

信托人: 处于被保险人和保险公司特别信任与信赖的位置，代表其处理保险费用的人。保险销售人员就属于受托的信托人。

Fixed Amount Option: A Life insurance Settlement option under which the beneficiary receives a fixed amount (such as \$500 a month) for an unspecified period of time. Payments continue until the principal and interest are depleted.

固定数额选择权: 人寿保险的一种赔款选择权，按照未具体说明的一段时期，受益人接受固定金额的收益（例如500美元/月）。此费用将一直支付到本金及利润都用完为止。

Fixed Period Option: A Life insurance Settlement option under which the beneficiary receives a regular income for a specified period of time, such as 10 years, at which time the principal and interest are depleted. The name speaks for itself.

固定时期选择: 人寿保险的一种赔款选择权，按照具体的一段时间，受益人接受定期保险收益，例如10年时间，至本金及利润都用完为止。具体内容正如其名字所示一样。

Foreign Company: An insurer organized under laws of a state other than the one in which the insurance is written. For example, a company that is domestic to Illinois would be considered to be foreign in all other states.

外资公司: 按照州法律而非按照所承保保险地区法律组成建立的保险公司。例如，伊利诺伊州本地的保险公司，对于其他州来讲就是“外资公司”。

Fraud: An intentional misrepresentation made by a person with intent to gain advantage, and relied upon by a second party that suffers a loss. Fraud is the intent to deceive and can be very hard to prove.

保险欺诈: 有意地对事实进行歪曲来获取利益并使另一方遭受损失。保险欺诈是欺诈意图，因此可能会很难提供证明。

General Agent (G.A.): An individual appointed by an insurer to administer its business in a given territory. Responsible for building the agency and service force. Compensation is on a commission override basis. Often called a Managing General Agent (M.G.A.).

总代理 (G.A): 由保险公司指定的、在给定区域管理其业务的个人。负责建立代理处及服务团队。在不越权的基础上授权赔偿。经常也被称作管理总代理 (M.G.A)。

Grace Period: A period of time after premium due date during which a policy remains in force without penalty, even though the premium due has not been paid. If you don't pay your premium on time, the grace period is the 1st policy provision to apply.

宽限期: 在保险费用到期后的一段时期，在这段时期内，尽管保费已到期，但是保单始终有效不会有处罚。如果您不及时交付保险费，您首先要申请的保单条款就是宽限期条款。

Group Contract: A contract of insurance made with an employer or other entity that covers a group of people identified as individuals by reference to their relationship to the entity. A Group contract may be Life insurance, Health insurance, or an Annuity. Group insurance is usually less expensive than individual coverages. Remember, you cannot form a group just to buy insurance. It must exist for some other purpose.

团体保险: 为雇员或其他团体提供的保险类型, 参考个人与团体关系而提供相应的保险内容。团体保险可以是人寿保险、健康保险或者年金保险。团体保险一般比个人险便宜。要记住, 您不能为了购买团体保险而自己组成团体, 这里所说的团体必须以其他目的而存在。

Group Life Insurance: Life insurance that a person is eligible to purchase through membership in a group. In an employer group, the employer receives the Master Policy and the employees receive Certificates of insurance. Group Life has a grace period of 31 days and is convertible to individual coverage without a physical exam based upon current age.

团体人寿保险: 个人有资格通过某团体成员资格来购买的人寿保险。在一个雇员团体中, 雇主拥有总保险单, 雇员拥有保险凭证。团体保险的宽限期为31天, 无需通过以现今年龄为基础的体检即可变更为个人保险。

Guaranteed Insurability: A rider in Life and Health contracts that permits the insured to buy additional prescribed amounts of insurance at prescribed future time intervals without evidence of insurability.

保险保证: 人寿保险和健康保险的一条附约, 在规定的未来时间间隔后, 允许被保险人购买额外的规定数额的保险, 而无需证明其可保险性。

Guaranteed Renewable: A contract that gives the insured the right to continue in force by the timely payment of premiums for a period of time as set forth in the contract. During that period of time, the insurer has no right to make any change in any provision of the contract other than a change in the premium rate for all insureds in the same class.

保证续约: 被保险人在合同所示的时间范围内及时支付保险费用, 而给予被保险人继续有效权利的协议合同。在这段时间范围内, 保险公司没有权利更改任何合同条款, 但可以针对同一类别的被保险人更改保险费用比例。

Hazard: Any factor tending to make a policyholder a less-desirable risk for the insuring company. A hazard is something that increases the risk. Risk is defined as the chance of loss. For example, smoking is a hazard on both Life & Health insurance.

风险: 对于保险公司来说, 任何有可能使保险客户成为不理想的保险对象的因素。风险是提高保险危险性的事情。危险性就是赔偿性损失的可能性。例如, 抽烟对于人寿保险和健康保险来说, 都是一种风险。

Health Insurance: Broadly, coverage to provide benefits upon the occurrence of disabling sickness or accident, or accidental death or dismemberment, or loss of income due to disability. Health insurance never covers death due to sickness, however. That's Life insurance! Also known as A&H (Accident & Health) or Disability insurance.

健康保险: 概括的来说, 就是能够在发生致残疾病或事故、意外死亡或残废、或是由于残疾而损失收入的时候提供保险赔偿的保险。但是, 健康保险不包含因疾病导致的死亡, 因为那属于人寿保险的范围! 也称作A&H(意外&健康)或残疾保险。

Health Maintenance Organization (HMO): An organization of health services providers, also known as "Managed Care" providers. Each subscriber pays a premium for which he receives medical care when

desired, subject to a co-payment per office visit. The emphasis is on preventative medicine as an alternative to traditional indemnity plans written by insurance companies.

健康维护组织 (HMO): 健康服务提供者的组织, 也被称作“管理式医疗”提供者。每位用户支付保费, 之后在需要时得到医疗保健服务, 每次去诊所看病费用为共同支付。它的重要意义在于, 用预防医疗替代传统的由保险公司承担的保障计划。

Hospital Expense or Income Policy: A policy that pays a stated amount per week or month while the insured is hospitalized, without reference to expenses actually incurred. Pays in addition to other policies.

医院费用或收入保单: 在被保险者住院期间, 每周或每月支付规定保险金额的保险, 这一数额无需参考实际产生的费用。在其他保单的基础上附加支付。

Hospitalization Expense Policy: A policy that covers daily hospital Room and Board charges and also covers Miscellaneous Hospital Expenses (such as X-rays). It also often covers Emergency Treatment charges and many times will also include a Surgical Schedule. Also known as a "basic" plan.

住院费用保单: 包含日常医院食宿费用及各种医院花费(例如X光检查), 也包含急诊处理费用, 并且许多时候也还包括外科治疗清单。它也称作“基本”计划。

Immediate Annuity: A lump-sum Annuity on which the income payments to the annuitant are to begin at once and continue for the life time of the annuitant. Immediate annuities have no "accumulation" period.

即期年金: 支付给年金领取人的收益即时开始, 并在其存活时间内一直延续的年金总额。即期年金没有“积累”期。

Incontestable Clause: Provides that after the policy has been in force a certain length of time, the company can no longer contest it or void it, except for nonpayment of premiums. The time period is usually two years. In other words, Life & Health policies are "contestable" for the 1st two years, and "incontestable" thereafter. However, Health policies are always contestable for fraud!

不争议条款: 在保单生效一定时间期限之后, 保险公司不能再对其提出争议或取消, 除非投保人未支付保险费用。一般的时间期限为两年。也就是说, 人寿保单和健康保单在最初的两年内是“可争议”的, 而之后就变成了“不可争议”的。但是, 对于欺诈来说, 健康保险始终是可争议的。

Indemnify: To restore the insured financially after a loss, or to make them "whole". For example, a Basic Medical Expense policy might cover your room and board in the hospital up to \$1,000 a day. If your bill for 1 day is \$900, the company will pay it all. However, if your bill is \$1,100, the company will only pay \$1,000. The company will pay the policy limit or the amount of the claim, whichever is less.

弥偿: 在被保险人经受损伤之后对其进行经济补偿或将金额“化整”。例如, 基本医疗费用保单可以为您的医院食宿费用每天最多支付 1 0 0 0 美元。如果您一天的账单是 9 0 0 美元, 那么保险公司将会全部支付。但是, 如果您的账单为 1 1 0 0 美元, 那么保险公司只会支付 1 0 0 0 美元。保险公司会支付保单所限金额或实际索赔金额中较少的一个。

Indemnity: Insurance is designed to restore the policyholder to the same financial condition enjoyed prior to a loss. The intent is to cover the amount of the actual loss only and to avoid paying amounts that allow an insured to profit from a loss situation. This is known as the Principle of Indemnity. Health insurance follows this concept, but Life insurance doesn't. All Life policies pay in addition to each other!

补偿: 在投保人经受损失后, 对其补偿至损失之前的经济水平的保险。它的目的是使保险只包含对于实际损失的赔付, 而避免保险人从损失赔付中获得收益。这也称作损失补偿原则。健康保险遵循这个原则, 但是人寿保险则不。所有的人寿保险在原有的人寿保险基础上继续附加赔付。

Industrial Life: Life insurance generally with a face amount of less than \$1,000, with premiums collected weekly by the producer in person. The grace period for this type of insurance is 28 days. Also known as .Home Service. Life insurance. There are 3 types of Life insurance: Ordinary (which includes Whole Life, Term and Endowment), Group and Industrial.

简易人寿: 一般保单面额小于 1 0 0 0 美元的人寿保险, 由销售人员个人每周收集保险费用。这类保险的宽限期为 2 8 天。也称作“家庭服务”人寿保险。人寿保险一共分三种: 普通(包括终身人寿、定期人寿和两全人寿)、团体及简易。

Insurable Interest: An interest in the life of an individual by which there will be a loss if the insured dies. The interest may be based on either a family relationship or on economic factors. Must exist at the time of application, not necessarily at the time of loss. If you would benefit if a person continues to live, you have an insurable interest in that person.

可保权益: 若保险人死亡会产生损失, 而在其生存期间可以获得的权益。这项权益可以建立在家庭关系或经济因素的基础上。此权益在申请保险时是必须的, 但在产生损失之时并不是必须的。如果在这个人生存期间您可以获得利益, 那么这个人对您来说就有可保权益。

Insurance: A contract or device for the transfer of pure risk to an insurer, who agrees, for a consideration, to indemnify or pay a specified amount for losses suffered by the insured. Risk is defined as the chance or uncertainty of loss. Pure risk is the chance of loss, with no chance for gain. It is the only type of risk that is insurable. Speculative risk, which is the chance for loss or gain, is not insurable.

保险: 在保险公司经过考虑后, 对于保险者所经受的损失, 给予一定数额的补偿或保障, 将纯风险转移至保险公司的合同或者工具。风险指的是损失的可能性和不确定性。纯风险是不具有收益可能性的损失可能性。这是唯一一种可保险的风险种类。而对于投机性风险, 也就是损失或收益可能性是不可保的。

Insurance Age: An age upon which current premium rates may be established. It is commonly based on age at last birthday, age next birthday, or age at nearest birthday. Also known as .original. age.

保险年龄: 可以建立目前保险费率的年龄基础。一般是以最后一个生日的年龄、下一个生日的年龄或最近生日的年龄为基准。也称作“初始”年龄。

Insurance Commissioner: Common title for head of a state Department or Division of Insurance. Also known as the Director of Insurance in some states. Insurance is regulated by state law. The Commissioner's job is to protect the insurance buying public by administering state insurance laws and regulations. The Commissioner does not make the laws, he enforces them.

保险专员: 州保险部机构或部门主管的一般称谓。在有些州也被称作保险督导。保险业受州法律管理控制。保险专员的工作就是, 通过管理和实施州保险法律和管理条例来保护购买保险的公众。保险专员不能制定法律, 只是执行法律。

Insured: The party to an insurance contract to whom, or on behalf of, the insurance company agrees to indemnify for losses, provide benefits, or render services. In Prepaid Hospital Service plans (HMOs), the insured is called the subscriber.

被保险人: 保险合同中保险公司同意对其损失进行赔偿、提供保险利润或提供服务的一方。在预付医院服务计划(HMOs)中, 被保险人被称作投保人。

Insurer: The insurance company assuming risk and agreeing to pay claims or provide services. Insurers write "indemnity" plans, covering the insured. HMOs are not true insurance companies. They write prepaid "service" plans for their "subscribers".

保险公司： 负担风险并同意支付索赔或提供服务的保险公司。保险公司承担“补偿”计划并赔付被保险人。HMOs并不是真正的保险公司，他们对其“投保人”的预付“服务”计划进行承保。

Insuring Clause: The clause in a policy that specifies in brief the contract's intent and benefits. Also known as the Insuring Agreement. It specifies the covered perils, such as accident and sickness on Health insurance. A peril is a cause of loss.

保险条款： 保单中简要叙述合同协定目的及收益的条款，也被称为保险事项。它具体叙述了所承保的极大危险情况，例如健康保险中的意外事故及疾病。极大危险情况时引起损伤的原因。

Interest Option: A Life insurance settlement option under which the insurer keeps the insurance proceeds and invests them on behalf of the beneficiary. The beneficiary receives the interest from the investment. The proceeds remain the property of the beneficiary. The proceeds are not taxable but the interest earned is.

利润选择权： 人寿保险的一种赔款选择权，保险公司保存保险收益并代表受益人进行投资。受益人将收到由投资获取的利润。保险收益始终为受益人财产。保险收益无需纳税，但是所获利润需要纳税。

Irrevocable Beneficiary: Once elected, cannot be changed without named beneficiary's consent, since they have a "vested" interest in the policy benefits. A policy loan would also require the consent of the Irrevocable Beneficiary, since if you die with a loan outstanding, they would receive less.

不可变更的受益人： 由于保单利益的“既得”利益，没有指定受益人的同意，一旦选择不能更改。保险单贷款也需要不可更改的受益人的批准同意，因为如果您在贷款未偿付的情况下死亡，他们将会得到的收益也会减少。

Joint Life and Survivor Annuity: Payments are made to two annuitants with the survivor continuing to receive payments after the first annuitant dies.

联合人寿及生存年金： 支付给两个年金领取人的保险金，在第一个年金领取人死亡后，存活的另一人继续领取保险金。

Joint Life Annuity: Payments continue to two annuitants for only as long as both live. Payments stop entirely when the 1st annuitant dies. There is no survivorship, so monthly payments would actually be higher to the annuitants on a Joint Life Annuity than they would be on a Joint & Survivor Annuity, which pays until the last party dies.

混合终身年金： 在其共同存存活的时间里，支付给两个年金领取人的保险年金。在第一个年金领取人死亡后将停止支付。生存者对共有财产中死者权利部分没有享有权，因此混合终身年金的年金领取人每月所得金额要比联合人寿及生存年金的年金领取人要多，联合人寿及生存年金会支付保险金直至最后一个年金领取人死亡。

Jumping Juvenile: Juvenile Life insurance on which the face amount increases by a multiple, usually five, of the original face amount when the insured reaches 21. Used as a marketing tool to sell Life insurance covering children, whose rates are extremely low.

跳跃式少儿保险： 在被保险人达到21岁时，票面价值将根据初始价值成倍（通常为5倍）增长的少儿人寿保险。是一种销售覆盖儿童的人寿保险的市场工具，其比例极低。

Key Person Insurance: Life or Health insurance on important employees whose absence would cause the employer financial loss. The insurance is usually owned by and payable to the employer. Premiums are not tax deductible, but benefits are not taxed.

关键人员保险：对于某些工作重要、一旦离职会引起雇主经济损失的雇员的人寿或健康保险。保险一般由雇主拥有并进行支付。保险费用不可减免课税，但是所获收益无需纳税。

Lapse: Termination of a policy because of failure to pay the premium. A policy lapses at the end of its grace period. For example, if you forget to pay your Whole Life premium when due, there is usually a 30 day grace period, during which time coverage continues until the policy lapses.

失效：因未支付保险费用而导致的保单终止。保单在其宽限期截止时失效。例如，如果您没有按期交纳终身人寿保险费用，一般会有30天的宽限期，在这期间，保险始终有效直至保单失效。

Law of Large Numbers: An insurance company must protect losses on a homogeneous group. Risks are not usually considered insurable unless the insurer has a large enough base of previous loss experience to be able to accurately predict future losses. It is the Law of Large Numbers that makes accurate predictions of similar risks possible. Life insurance Mortality tables are based on groups of at least 10,000,000 people.

大数法则：保险公司必须保护同类群体类别的损失。除非被保险者拥有大量之前的损失经验，且可精确预测出未来损失，否则风险性一般不被认为有可保性。大数法则使得精确预测相似风险变成了可能。人寿保险的死亡率表格是建立在至少10000000人的群组数据之上的。

Legal Reserve: The amount required as a reserve, to pay claims and benefits, as prescribed by state law as administered by the Insurance Commissioner. Insurance companies must file annual financial reports with the Commissioner proving their "solvency".

法定准备金：根据保险专员所执行的州法律，要求储备并用于支付索赔及利润的金额。保险公司必须呈交每年的经济报告至保险专员，用于证明其“偿付能力”。

Level Premium Insurance: Life insurance, the premium for which remains at the same level (amount) throughout the life of the policy. For example, on traditional Whole Life, the premium is based upon the insured's original age and it will never change.

平准保险费保险：人寿保险的保险费用在整个人寿保单的时间内始终保持同样水平（数额），例如，在传统人寿保险中，保险费用建立在被保险人的初始年龄之上，并不会再改变。

Level Term Insurance: The amount of insurance protection in a Term policy remains constant during the policy period, which could be 5 years, 10, 20 or even to age 65. For example, on a 5 year Level Term Life insurance policy the face amount and the premium would remain level for 5 years. At renewal at the end of the 5th year, premiums would increase based upon the next 5 year average age, but the face amount would remain the same. Remember, Term has no cash value and will eventually expire. To be covered, you must die in the term. The word "term" means time. Term insurance is considered to be "temporary".

定额定期寿险：在一个定额保险中，保险保障的数额在保单时期内始终保持不变，保单时期有可能是5年、10年、20年甚至到65岁。例如，5年定额定期寿险的保单面值和保险费用在五年时期内保持不变。在五年时期的最后更新续约时，保单费用将根据下一个五年的平均年龄进行增长，但是票面价值始终不变。要记住，定期保险无现金价值并将最终期满失效。您必须在定期时间内死亡才能得到保险赔付。“定期”表示时间。定期保险被认为是“暂时性”保险。

Life Annuity: An Annuity that provides a periodic income to the annuitant during his lifetime. A straight Life Annuity has no beneficiary and is considered to be the most risky type of annuity. The annuitant is betting that he will live a long time, but the insurer is betting he is going to die. Remember, annuities are the opposite of life insurance! Annuities are not subject to underwriting, since there is no insurance protection.

终身年金：在年金领取人的生存时期内定期提供收益的年金保险。直接的终身年金没有受益人，并被认为是最有风险性的年金种类。年金领取人预测他会生存很长的一段时间，但是保险公司则预测他将会很快死亡。记住，年金保险与人寿保险相反！由于没有保险保障，年金保险不承保。

Life Annuity with Period Certain: An annuitant will receive payments for a specified number of years (such as 10) or for the rest of her life, whichever is longer. If the annuitant dies before all the guaranteed payments have been made, the beneficiary receives the payments for the rest of the certain period. The period certain is designed to eliminate some of the risk, but the longer the period certain is, the lower the annuitant's monthly payments will be!

确定期限终身年金：年金领取人在规定的年份里或在剩余的存活时间（比前者时间长）里领取保险年金。如果年金领取人在所有保证支付的年金支付完之前死亡，那么受益人将在规定年份的剩余时期内领取年金。规定的年份是为了去除风险性，但是规定时间越长，年金领取人每月所得金额就越少！

Life Income Option: A Life insurance Settlement option that provides for payments during the entire life of the payee. Besides Joint and Survivor, there are three methods:

终身收益选择权：人寿保险的一种赔偿选择权，在被支付人的总的生存时间内支付保险金。除了联合及生存年金外，一共有三种方式：

□ Straight Life Income ——The payee receives a specified income for life, with no refunds upon death. This is considered the most risky option, since there is no beneficiary.

直接终身收益——被支付人收到规定的人寿保险金，在死亡后无需退还。这被认为是最有风险性的选择，因为这种方式没有受益人。

□ Refund Annuity —— Income is paid for the lifetime of the payee and to a second payee if the first dies before receiving the full proceeds of the policy. This is the least risky option.

退回年金——在被支付人的生存时间内支付其保险收益，第一被支付人在未拿到保单的全额利润之前死亡的话，那么第二被支付人将接受保险收益。这个最没有风险性的一个选择。

□ Life Income with Period Certain ——The payee receives installments for life with a second payee receiving the payments if the first dies before the end of the time specified in the Period Certain Period. The payee will not receive payments for life, only until the end of the Period Certain, which could be 5 years, 10, 15 or even 20 years, so there is still some risk!

确定期限终身收益——被支付人按期接受人寿保险金额，当第一被支付人在规定期限内规定的时间前死亡，那么有第二被支付人接受保险收益。被支付人在规定的时间结束之时才能拿到保险金额，规定时间年份可以是5年、10年、15年或者甚至20年，因此这个选择还是有一定的风险性。

Limited Pay Life: A Permanent Whole Life insurance policy on which premiums are paid for a specified number of years or to a specified age of the insured. Protection continues for the entire life of the insured. LP65 and 20-Pay Life are examples. A Life Paid up at age 65 is paid up at age 65, but the cash value does not equal the face amount of the policy until age 100 when the policy reaches maturity. Limited Pay Whole Life is more expensive than traditional Whole Life since the premiums must be paid within a shorter period of time.

有限支付人寿保险：永久性终身人寿保险，按照固定年份或被保险人的特定年龄支付保险费用。为被保险人提供终身保险保障。例如LP65和20-Pay Life。LP65即人寿保险费用缴至65岁，但是直到年龄达到100岁时保单到期之日，保单的现金价值才与票面价值相等，有限支付人寿保险比传统的终身人寿保险要更昂贵，因为保险费用必须在一个更短的时间内缴纳。

Loading: The amount added to the cost of mortality (death) to cover the operating expenses of the insurer, such as commissions and the cost of underwriting.

附加费：附加在死亡率（死亡）费用之上、用来支付保险公司营运支出的费用，例如佣金及承保费用。

Loan Value: That amount of Cash Value in a Whole Life or Endowment policy that may be borrowed by the insured. When you borrow from your policy, the insurer is loaning you their money and keeping your money as collateral. Since they usually have their funds invested, they will charge you annual interest on the loan (maximum 8% in most states). Loans don't have to be paid back while you are alive, but will continue to accrue interest. Upon death, the amount of the unpaid loan plus accrued interest will be subtracted from proceeds.

抵借价值：在终身人寿保险或两全人寿保险中可以被被保险人借用的现金价值金额。当您从保险中借款时，也就是保险公司在贷出其自身款项，并将您的款项作为附属担保。因为保险公司一般拥有投资基金，所以他们会向您收取贷款的年息（在大多数州，最多为8%）。借贷款项无需在您存活期间偿还，但是利息会持续增长。死亡后，未结清的贷款费用以及已增长的利息将会一同从保险收益中扣除。

Long Term Disability: A form of Disability income insurance paying benefits of two years' duration or more. Long Term Disability policies usually have waiting or elimination periods of at least 30 days and it is usually written on an individual basis. In contrast, Short Term Disability is usually written on a group basis with shorter waiting periods (often 7 days) and shorter benefit periods (often 6 months).

长期残疾：失能保险的一种形式，支付两年或更长的时间。长期残疾保险一般拥有至少30天的等待或淘汰期，一般在个人形式的基础上承保。相比之下，短期定期残疾一般在团队形式的基础上承保，并拥有较低的等候期（一般为7天）和更短的收益期（一般为6个月）。

Loss Ratio: The percentage of losses to premiums ——usually losses incurred to premiums earned.

赔付率：保险费用的险损百分比——一般的险损产生于已支付的保险费用。

Lump Sum: Proceeds of a policy taken all at once. A single amount.

一次付清款额：一份保单一次全部支付的收益。单一数额。

Major Medical Insurance: A type of Health insurance that provides benefits for most types of medical expenses incurred up to a high limit, subject to a deductible and a Coinsurance clause. A Major Medical policy pays expenses both in and out of the hospital.

大宗医疗保险：健康保险的一种，在一定免赔额及共同支付条款的基础上，提供一定限额以下、大部分医疗费用保险。大宗医疗保险支付医院以内和医院之外的费用保险。

Manual Rates: Insurance rates according to a company Rate Manual that vary from company to company. Also known as "Standard Rates". Most rates must be filed with the state Insurance Commissioner, but the insurance companies actually set their own rates in the competitive marketplace.

手册费率：每个保险公司不同、但与公司费率手册一致的保险费率，也成为“标准费率”。大部分费率需呈交州保险专员，但是实际上保险公司在激烈的市场竞争中会订立自己的保险费率。

Master Policy: The policy contract issued to the employer under a Group insurance plan. Remember, the employees covered by a group plan are considered to be insureds, but they only receive certificates.

总保险单: 在集体保险中发给雇主的保险合同。记住, 集体合同中的雇员是被保险人, 但是他们只有保险凭证。

Material Misrepresentation: A misrepresentation that would have been important or essential to the underwriter's decision to issue the policy. A misrepresentation is the applicant's failure to tell the truth to the best of their knowledge.

材料不实陈述: 对于承保人发布保险的决定具有重要或必不可少的影响的不实陈述。不实陈述是申请人没有在其所知范围内陈述事实。

Medicaid: A medical-benefits program administered by states and subsidized by the federal government. Under this plan, various medical expenses will be paid to those who qualify, regardless of age, subject to an income/asset test.

医疗补助: 由各州管理实施并有联邦政府给予津贴补助的医疗补助计划。在这个计划之下, 对于任何年龄的符合资格并通过收入/财产检验的人, 都可以获得各类医疗费用补助。

Medicare Benefits: Benefits provided by a federal program as part of the Social Security program. It applies to persons over 65 years of age and certain disabled beneficiaries regardless of age. Medicare has 4 parts: Part A Hospitals is provided at no charge and Part B Physician's Services, which is optional and requires the Medicare "beneficiary" to pay a monthly premium, Part C Medicare Advantage Plans which are provided by HMOs and PPOs, and Part D Prescription Drug Insurance.

医疗保险收益: 由作为社会安全计划部分的联邦计划提供的收益。应用于年龄超过65岁和无论年龄但确定残疾的受益人。医疗保险收益包括四部分: A部分叫做医院, 此部分免费, B部分为医师服务, 此部分为可选服务, 并要求医疗“受益人”每月支付保险费用, C部分为医疗高级计划, 有HMOs和PPOs提供, D部分为处方药保险。

Medical Expense Insurance: A form of Health insurance that provides benefits for medical, surgical and hospital expenses. This term is used to include coverages such as Basic Medical and Surgical insurance and Major Medical insurance, which are both "indemnity" type plans written by insurance companies.

医疗消费保险: 健康保险的一种, 为医疗、手术或住院费用提供保险补助。这一概念包括的保险范围有基本医疗和手术医疗保险以及大宗医疗保险, 两者都是由保险公司承保的“补偿”类保险计划。

MIB: Medical Information Bureau. An organization serving as a clearinghouse of medical information on risks reported to it by insurance companies as a source of underwriting information on applicants.

MIB: 医疗信息局。这个组织是一个将保险公司汇报给它的医疗信息风险报告汇总, 并作为申请人的承保信息的信息交换机构。

Misrepresentation: The use of written or oral statements of the insured, producer or insurance company misrepresenting the risk, terms, coverage, benefits, privileges or estimated future dividends of any policy.

不实陈述: 被保险人、销售人员或保险公司对于任何保单的风险、条款、保险范围、保险利润、特殊权益或未来利润的估算值做出的, 书面或口头形式的不实陈述或误传。

Misstatement of Age Clause: Provides that if misstatement of age is discovered after policy issue, the company can, if the insured is currently alive, adjust the premium amount on future premiums and request payment of the additional premium the policyholder should have paid; or if the insured has died, adjust the face amount of the policy to fit the premium that was paid at the correct age before paying the claim.

年龄误报条款：按照此条款，如果在保单生效后发现年龄误报情况，且被保险人未死亡，则保险公司可调整未来的保险费用数额，并要求投保者支付之前应支付的附加费用；如果被保险人已经死亡，则可以调整保单票面金额，以符合在支付索赔之前正确年龄所交的保险费用。

Mode Premium: Premium paid according to the Mode of Payment selected by the policyholder, that is, monthly, quarterly, semi-annually, or annually. The less frequent the Mode, the lower the annual cost.

模式保费：按照投保人选择的付款模式所支付的保险费用，分为按月支付、季度支付、半年期支付或者是年度支付。模式频率越低，年费用就越低。

Moral Hazard: A condition of morals or habits that increases the probability of a loss from a peril.

Generally, a Moral Hazard is presented by a dishonest person.

道德风险：由于道德或习惯情况而增加了风险带来损失的可能性。一个不诚实的人就具有道德风险性。

Morbidity: Table showing the incidence of sickness, used by Health insurance actuaries to develop rates and policy benefits. Similar to the Mortality Table used by Life insurance actuaries for the same purpose.

发病率：健康保险精算师使用的显示疾病发生率的表格，用来计算展示比率及保单受益。与人寿保险精算师使用的发病率表格相似，目的相同。

Mortality Table: A statistical table showing the number of deaths for all ages from 1 to 100. For example, if you are age 30, you could look at the table to find how many people your age will die this year, although the table cannot tell you which ones. Since the table tracks the life expectancies of 10 million people, it is very accurate. The 1980 CSO table is currently used by most companies, although companies (if large enough) are free to develop their own tables. Also known as the Law of Large Numbers.

死亡率表格：用来展示1岁到100岁死亡数据的统计表格。例如，如果您现在30岁，您可在表格上找出今年有多少人会在您的这个年龄上死亡，但表格不能告诉您是哪些人会死亡。由于表格会追踪一千万人的平均寿命，因此它非常精确。尽管保险公司（如果规模够大）可以开发自己的表格，但大多数保险公司现在都在使用1980CSO表格。这个概念也被称作大数法则。

Mortgage Protection Policy: In Life insurance, a decreasing term policy from which the benefits are intended to pay off the balance due on a mortgage upon the death of the insured. Although Credit Life is very similar, in most states, Credit Life is used for consumer loans rather than mortgages.

按揭保障保险：人寿保险中的一种递减定期寿险，在被保险人死后，保险利润要用于付清按揭贷款的不定额金额。尽管信用人寿与其相似，但是在大多数州，信用人寿保险都被用于消费贷款而不是按揭贷款。

Mutual Insurance Company (Insurer): An incorporated insurance company whose governing body is elected by the policyholders. The policyholders share in the success of the company through possible receipt of dividends. Mutual companies issue "participating" policies. Dividends are not taxable and may not be guaranteed.

互助保险公司（承保保险公司）：主管团体由投保人选择的股份有限保险公司。投保人通过可能收到的红利收据可获分公司收益。互助保险公司发行“分红”保单。红利不能被保证但无需纳税。

Net Cost: Premiums paid minus cash value and any policy dividends paid as of the date the calculation is being made.

净价：所付保险费用减去现金价值及计算当日之前所支付的红利金额。

National Association of Insurance Commissioners (NAIC): An organization made up of all the insurance commissioners of the various states designed to provide a way to exchange information and work toward uniformity of insurance regulation among the states. However, insurance laws are still far from uniform.

全美保险监督专员协会 (NAIC) :由各个州的保险监督专员组成的组织，以交换各个州的保险法规条例信息并保持其一致统一。但是，保险法律还是始终很不统一。

Non-cancelable: A contract of Health insurance that the insured has a right to continue in force by payment of premiums, as set forth in the contract, for a period of time, and that the insurer has no right to change any provision of the contract.

不可撤销: 被保险人有权按照合同所示，在一定时期内，继续支付保险费用使得健康保险保单合同始终有效，保险公司无权改变任何合同条款。

Noncontributory: Any plan or program of insurance (usually Group) for which the employer pays the entire premium and the employee contributes no part of the premium. 100% participation is required.

无需雇员缴款的养老金计划: 任何由雇主支付保险费用而雇员无需支付保险费用的保险或保险计划（一般为团体保险）。必需为100%参保。

Non-forfeiture Option: A legal provision whereby the policyholder may take the accumulated cash values in a policy as 1) Reduced Paid-Up Permanent insurance; 2) Extended Term insurance, or 3) Surrender the policy for payment of its cash value, less any outstanding loans. Also known as "Guaranteed Values". When surrendering for cash, any amount paid out in excess of premiums paid in is taxable as ordinary income. Once a policy is surrendered for cash, it may not be reinstated.

不丧失价值选择权: 依靠这条法律条款，投保人可将保单的累积现金价值作为1) 减额清缴永久保险；2) 展期定期保险；或者3) 放弃保单按其现金价值得到金额，并扣除所有的未偿贷款。也被称作“保证价值”。当放弃并得回现金时，任何保险费用之外的金额与普通收入一样需要纳税。一旦保单被放弃并换为现金，将不能再恢复原有效力。

Non-medical: Insurance issued without a medical exam. For example, if the applicant is young and is buying a small amount of Life insurance, no physical exam is required, so coverage may begin immediately.

非医疗保险: 无需医疗检查的保险。例如，如果申请保险人很年轻并且想要购买小额的人寿保险，那么他不需要接受身体检查，因此保险可以即时生效。

Non-occupational: A Health policy that covers off-the-job accident and sickness. Most Health insurance is Non-occupational, since occupational injury or sickness is required to be covered by Workers Compensation insurance. However, if the insured is not required to have Workers Comp, his Health policy will cover him both on and off the job, which is known as "occupational. Coverage"

非职业性保险: 保险范围为工作时间外的意外及疾病的健康保险。大多数健康保险都是非职业性保险，因为职业性伤害或疾病要求包含在工人补偿保险中。但是，如果被保险人不拥有工人补偿保险，那么他的健康保险将包含工作时间内外两方面，这也称之为“职业承保范围”。

Non-participating: Insurance that does not pay policy dividends to policyholders, which are issued by stock insurance companies. Stock insurers may pay dividends, but if so, they are paid to the stock holders and they are taxable.

无分红权保险: 由保险股份公司发行的、不支付给被保险人保险红利的保险。保险股份公司也有可能支付红利，如果支付的话，则红利是支付给股票持有人，且应需纳税。

Nonresident Producer: A producer licensed in a state in which he is not a resident. In most states, no exam is required to obtain a Nonresident license. You simply must prove that you are licensed and in good standing in your home state and pay the required fees. You can only have one resident license, but you can have 49 nonresident licenses, if desired.

非居民保险销售人员：其注册地并非居民身份所在州的保险销售人员。在大多数州，获得非居民销售人员证书无需考试。您只需交纳所要求的费用，简单的证明在您所居住的州拥有资格证书并具有良好的信誉。您只能拥有一个当地居民保险销售人员证书，但是如果需要，您可以拥有49个非居民保险销售人员证书。

One-Year Term Dividend Option: A dividend option under which the insured has the company purchase one-year Term insurance with the dividend. For example, your dividend is \$100, which you could have taken as cash. Instead, you have the insurer use the money to buy you an additional 1 year term policy at your current age. If you die in the term, your beneficiary will receive the proceeds of your Life policy PLUS the face amount of the one year term policy. At the end of the year, the term policy expires.

一年定期红利选择权：被保险人让保险公司用红利购买一年定期保险的红利选择。例如，您拥有可以以现金形式提取的红利100美元，您没有提取现金，而是让保险公司使用此金额购买了以您现在年龄为基础的附加的一年定期保险。如果您在规定时期内死亡，您的受益人将得到您人寿保险的红利以及一年定期保险的保单面值金额。在年底，定期保险将会失效终止。

Optionally Renewable: A contract of Health insurance in which the insurer reserves the unrestricted right to terminate coverage at any anniversary or, in some cases, at any premium due date, but does not have the right to terminate coverage between such dates. Renewal is at the discretion of the insurer.

选择性续约：保险公司可保留在任何周年时，或者在某些情况下，在任何的保险到期日终止承保范围的无限制权利的健康保险合同，但是保险公司无权在这两个日期之间的时间终止保险。续约由保险公司自由裁量。

Ordinary Life Insurance: Life insurance other than Industrial or Group. Ordinary life may be Whole Life, Endowment or Term. The grace period on all Ordinary Life insurance is 30 days. The Mortality Table is used to calculate the rates and benefits payable for Ordinary Life insurance.

普通人寿保险：除了简易人寿保险和团体人寿保险之外的人寿保险。普通人寿保险可以是终身人寿保险、两全人寿保险或者是定期人寿保险。所有普通人寿保险的宽限期都为30天。普通人寿保险使用死亡率表来计算所赔付的比率和收益。

Original Age: The insured's age when the policy was initially purchased. Often calculated based on the applicant's closest birthday.

初始年龄：最初购买保险保单时被保险人的年龄。经常以申请人距离最近的一个生日来进行计算。

Other Insurance: The existence of another contract covering the same interest and perils. Although Life insurance policies pay in addition to each other, most Health insurance policies follow the Principle of Indemnity, which is reinforced by the Other Insurance clause. For example, if you are covered by two Disability Income policies, they would share your claim proportionately. You cannot recover more than you actually lost. You can collect from both policies, but you may not be able to collect in full from both.

其他保险：承保具有同样利益与风险的另一个保险合同。尽管人寿保险保单在互相之间附加支付，但是大部分的健康保险保单是遵循由其他保险条款支持的损失赔偿原则的，例如，如果您有两个失能保险，他们将按照比例分摊您的索赔额。您不能得到比实际损失多的赔偿费用。您可以从两个保单中都获得赔付，但是您不能从两个保单中都得到全额赔付。

Paid-Up Additions: Additional single-premium Life insurance paid for by policy dividends and added to the face amount. For example, your mutual insurer declares a \$100 dividend, which you could have taken as cash. Instead, you ask them to use the money to buy you an additional Whole life policy, which is paid up to age 100. Although this additional policy is small, no physical exam is required, so this option is very popular with clients who have health problems. Over a period of time, you can obtain substantial additional coverage.

增额交清: 使用红利支付并增至保单面值金额当中的附加一次性交清保险费的人寿保险。例如，您的互助保险公司声明红利为100美元，您可以将其换至现金提出，但是您没有取出现金，而是让保险公司使用该笔金额为您购买附加的终身人寿保险，此保险缴至100岁为止。这个附加保险较小，无需身体检查，因此这个选择对于身体不太健康的客户来说非常受欢迎。经过一段时间以后，您就可以获得可观的附加保险收益。

Partial Disability: A condition in which, as a result of injury or sickness, the insured cannot perform one or more of the duties of his occupation but can perform some. Follows a period of Total Disability.

局部残疾: 由于受伤或疾病，被保险人不能履行其工作的一项或几项职责，但却仍然可以执行部分职责的情况。在一段完全无行为能力行为时间之后。

Participating (Par): Insurance that pays policy dividends to policy holders. Issued by a Mutual Company. Dividends may never be guaranteed and they are not taxable, since the IRS considers them to be a return of premium already paid.

分红保险 (Par): 为投保人发放保单红利的保险。由互利保险公司发行。由于IRS认为红利是已付保险费用的利润收益，因此红利不能保证，也不需要纳税。

Partnership Insurance: Life or Health insurance sold to a partnership to protect against the loss of business continuity caused by the death or disability of a partner. For example, if your partner dies, his share of the business would go to his spouse who knows nothing about the business. To avoid this, you buy a Life insurance policy on your partner and he buys one on you. If he dies, the money goes to you tax free and you use it to buy out his spouse. A "buy/sell" agreement should be drafted by a lawyer and signed by all 4 parties: you, your spouse, your partner and his spouse.

合伙人保险: 销售给合伙人的人寿或健康保险，用来保障由于合伙人的死亡或残疾而引起的商业事务连续性的损失。例如，如果您的合伙人死亡，他的股份将被授予他的配偶，而他的配偶对商业事务一无所知。为了避免这样的情况，您和您的合伙人互相给对方购买人寿保险。如果他死亡，您无需缴税便可获得所有赔付金额，使用这笔钱您可以买下他的配偶手中的全部股份。需要有律师起草一份“买进/售出”协定，并由以下四方签字：您自己、您的配偶、您的合伙人和他的配偶。

Payor Benefit: A rider or provision, usually found in Juvenile policies, under which premiums are waived if the Payor of the premium (usually a parent) becomes disabled or dies while the child is still a minor.

付款人保障: 一般常见于青少年保单中的附加条款或款项，根据此条款，如果在子女未成年时，保费支付人（一般为父母的一方）变成残疾或死亡，那么保费将搁置取消。

Permanent and Total Disability: The definition of Total Disability actually varies by company. For example, in a Disability Income policy, some insurers state that you are not totally disabled unless you are confined to the hospital, which is very restrictive. Others state that you are totally disabled if you cannot perform your own job, which is very broad. Most policies state that you are totally disabled if you cannot perform your own job for the first 2 years and that you are unable to perform any job that you are suited to do by virtue of education, training or experience thereafter.

终身完全无行为能力: 每个保险公司对于完全无行为能力的定义实际上各不相同。例如, 在一个失能保险保单中, 有的保险公司描述说, 您只有被限制住在医院才算是完全无行为能力, 这个非常有限制性。有的公司则描述说, 当您不能执行完成您自己的工作, 就算是完全无行为能力, 这个就非常的宽泛。大多数的保险对于无行为能力的描述, 是您在最初的两年您无法完成自己的工作, 并且在那之后凭借您的教育或培训经验仍不能进行任何相对应的工作。

Permanent Insurance: Whole life insurance is considered to be permanent since it covers you until you die or to age 100, whichever comes first. Term insurance is considered to be temporary.

永久性终身保险: 终身保险为永久性保险, 因为它的保险时限是直到您死亡或者年龄达到100岁, 选两者之间最先发生的一个。定期保险则是暂时性保险。

Policy Dividends: The policyholder's share of a company's divisible surplus which may be distributed to policy holders of a Mutual insurer at the discretion of their Board of Directors. Not taxable and not guaranteed.

保单分红: 投保人对于保险公司可分盈余的分配份额, 可由互利公司通过董事会决议分配给投保人。不需缴税但是分红不能保证。

Policy Fee: A special, one-time premium charge to offset in whole or part the insurer's first-year acquisition costs.

保单签发手续费: 用于补偿保险公司第一年全部或部分购置成本的特殊一次性支付保险费用。

Policyholder: The person who has the right to exercise the privileges and rights of ownership in the policy contract. Also called the policy owner.

投保人: 在保险合同中拥有行使特权权利和所有权的人, 也叫做保单持有人。

Policy Loan: A loan taken by the policyholder from the insurer using the insurance cash value as collateral. Insurers may defer requests for loans or for cash surrender up to six months. Loans are not taxable and need not be repaid, although interest will accrue on an annual basis. Upon death, any outstanding loans plus accrued interest will be subtracted from proceeds paid.

保险单贷款: 由投保人使用保险的现金价值作为附属担保向保险公司借贷的贷款。保险公司最长可延缓贷款要求或退保至6个月。贷款或偿还都无需缴税, 但是利息将以年为基础进行增长。在死亡之后, 任何的未结清贷款及已增长利息将从支付的保险收益中扣除。

Pre-existing Condition: A condition that the insured had treatment for before the policy was issued. Most individual Medical Expense policies contain a 12 month "probationary period." which states that any preexisting condition that the insured was treated for in the 6 months prior to buying the policy will not be covered until after the policy has been in force for 12 months. Under the federal Health Insurance Portability and Accountability Act (HIPAA) .portability. regulations, the probationary period is waived if you have already satisfied your probationary period on your prior group policy and there is no gap in coverage longer than 63 days.

投保前已有病症: 在发行保单之前, 被保险人已经有经过诊疗的病症。大多数个人的医疗费用保险都有12个月的“考核期”, 在购买保单六个月前, 被保险人已经有过的经过诊疗的病症在保单生效12个月后才能包括在承保范围内。根据健康保险流通与责任法案(HIPAA)的流通规定, 如果您在之前的团体保险中已经满足了考核期要求, 而此保险与现在的保险间的时间限制不长于63天, 那么现在保险的考核期将被取消。

Prepaid Service Plan: Another name for an HMO, who provides comprehensive health care for subscribers who pay a flat monthly fee (premium) to prepay for medical services that may be needed in the future. Subscribers to HMOs (also known as Managed Care Plans) must also pay a fee per office visit, known as a co-payment. Remember, HMOs are not true insurance companies.

预付服务计划: HMO的另一个名称, 为支付每月固定费用(保险费用)来为以后可能需要的医疗服务预付费用的用户, 提供综合全名的医疗卫生保健。HMOs(也被称为管理式医疗计划)的用户在每次诊所就医时还是需要共同支付的费用。要记住HMOs不是真正的保险公司。

Primary Beneficiary: Named beneficiary first to receive proceeds or benefits, if living, when proceeds or benefits are due. Unless revocable, the policyowner may change the primary beneficiary at any time. If there is no primary beneficiary, proceeds are payable to the Contingent Beneficiary. If there is neither, proceeds are payable to the estate of the insured, who is considered to be the "final" beneficiary.

Remember, proceeds of a Life insurance policy are not taxable to the beneficiary.

主要受益人: 当红利或保险利润到期时, 规定存活的第一个接受红利或保险利润的受益人。除非撤销, 否则保单持有人可在任何时间更改主要受益人。如果没有主要受益人, 那么红利或利润将支付给第二受益人。如果没有第二受益人, 红利可支付与被保险人的个人财产中, 这被称为“最终”受益人。要记住, 受益人对于人寿保险中的红利无需纳税。

Principal Sum: On an AD&D policy, the amount payable in one sum in event of Accidental Death or severe accidental Dismemberment, which is defined as the loss of 2 limbs in the same occurrence. For loss of one limb, an AD&D policy will pay the Capital Sum, which is usually 50% of the Principal Sum.

本金: 在AD&D保险保单中, 在意外死亡或者重大意外残疾(在同样的事件中失去四肢中两个)时可支付的总金额。失去四肢中一个时, AD&D保险保单将赔付最高赔偿额, 一般是本金的50%。

Probationary Period: A period of time between the effective date of a Health policy and the date coverage begins for certain pre-existing conditions, usually limited to a maximum of 12 months on most individual policies. On Group policies, the probationary period may be shorter or may be waived altogether. Under HIPAA, pregnancy may not be considered to be a pre-existing condition,

考核期间: 对于特定的投保前已有病症而设置的, 在健康保险生效日期与保险承保开始日期之间的一段时期, 在大多数个人保险中最大限度为12个月。在团体保险中, 考核期一般会更短或者被完全取消。在HIPAA规定下, 怀孕可以不算在投保前已有病症。

Proof of Loss: A formal statement by the insured to the insurance company regarding a loss. The purpose is to place before the company sufficient information concerning the loss to enable it to determine its liability under the policy. Although both are conditions in a Health insurance policy, don't confuse Notice of Claim (which must be given within 20 days) with Proof of Loss, which must be submitted within 90 days.

损失说明: 由被保险人向保险公司提出的、针对一项损失的正式书面陈述。目的是在保险公司获得关于损失的足够信息并终止其在此保单下责任义务之前来声明问题。不要把损失说明与索赔通知(必须在20天内提出)混淆, 损失说明必须在90天内提出, 尽管这两种都是健康保险中会出现的情况。

Pro Rata Cancellation: The termination of a Health insurance contract with the premium charge being adjusted in proportion to the exact time the protection has been in force. When it is the insurer who cancels, refunds of unearned premium are always calculated on a pro-rata basis. When it is the insured who requests cancellation, refunds of unearned premium are calculated on a short rate basis, with a % penalty to the insured.

按比例取消：根据保险保障已生效的具体时间将保险费用按比例调整后，对健康保险合同的终止。当保险公司一方取消合同时，预收的保险费用退款都是以按比例的基础进行计算。当被保险人要求取消时，预收的保险费将以短期比率为基础进行退款，这是对保险人少许的处罚。

Rate: The per-unit cost of insurance. Life insurance is rated based on units of \$1,000. For example, the rate for Whole life for a 30 year old might be \$10 per thousand, so if the applicant buys a \$100,000 policy, his premium would be \$1,000 a year. The more you buy, the lower the rate per unit.

保险费率：保险的单位费用。人寿保险的费用以1000美元单位为基础。例如，30年的终身人寿的保险费率可能是10美元/千，因此如果保险申请人购买100000美元的保单，那么他每年的保险费用就是1000美元。购买的越多，单位的保险费率越低。

Rated: A policy issued with an extra premium charge because of physical impairment or dangerous hobby. A surcharge added to the rate per unit on Life insurance. For example, the standard rate for a 30 year old buying Whole life might be \$10 per thousand, but due to his health, the insurer adds a surcharge of \$2 per thousand, so his cost per unit is \$12 instead of \$10, so his premium for a \$100,000 policy is \$1,200 instead of \$1,000.

定额保险：由于体格缺点或危险的爱好而加收额外保险费用的保单。对人寿保险每单位的保险费率收取的附加费用。例如，一个30岁的人购买终身人寿保险的标准费率是10美元/千，但是由于他的健康状况，保险公司附加收取2美元/千，因此他每个单位的费用是12美元而不是10美元，所以他价值100000美元的保单的保险费用是1200美元而不是1000美元。

Rated-Up Policy: A policy issued to an applicant that reflects a higher rate, due to the presence of a greater risk, in the eyes of the underwriter. Rated-up policies often result from substandard health revealed in a medical examination or dangerous hobbies or occupations. See the two definitions immediately above.

提高费率保单：在承保人看来具有更大的风险性，而对一个保险申请人来说费率更高的保单。提高费率保单经常用于医疗检查中健康状况显示低于一般标准，或者拥有危险性爱好或工作的投保人。可以直接在上文中查看以上两种情况的定义。

Rebating: Illegal in most states, rebating involves the payment of something (usually part of the commission) not stated in the policy to the applicant as an inducement to the sale. You can take your client to lunch, but you cannot say "I will pay for lunch if you buy this policy from me". Dividends are not considered to be rebates since it is stated in the policy that a dividend might be payable.

回佣：回佣在大多数州是违法的，它包括保单中未涉及的其他支付给保险申请人的报偿（一般为佣金的一部分）。您可以带您的客户去吃午饭，但是您不能说“如果您从我这里购买保险我就请您吃午饭”。红利并不是回佣，因为它在保单内容已提及，红利应给予的一部分。

Recurrent Disability: On Disability Income policy, a disability that the insured has had before that now reoccurs. If it reoccurs within a certain period of time (usually 90 days), the waiting or elimination period is waived.

周期性残疾：在失能保险中，被保险人以前有过现在又再次发生的残疾情况。如果再次残疾发生在一个规定的期限内（一般为90天），那么等候期或淘汰期将被搁置或取消。

Reduced Paid-Up Insurance Option: A Life insurance Non-forfeiture option under which the insured uses the cash value of his present policy to purchase a single-premium Whole Life policy, at his attained age, for a reduced face amount, to age 100. No physical exam is required and the insured may select this option at any time as long as there is a cash value.

减额交清保险选择: 人寿保险的一种非没收选择, 被保险人在他的达到年龄使用现在保单的现金价值购买面额减值的一次性交清保险费的终身人寿保险, 一直到100岁的年龄。无需进行身体检查, 只要保单拥有现金价值, 被保险人可以在任何时间进行这一选择。

Reduced-Premium Dividend Option: A Dividend option on a participating life policy under which the policyholder has the dividend applied to the next premium due on the policy and he only has to pay the difference. For example, if the dividend is \$100 and the premium is \$1,000, then the insured would only have to pay \$900.

减额保费红利选择: 分红人寿保单的一种红利选择, 投保人使用红利支付到期的保费, 而本人只需支付差额。例如, 如果红利为100美元而保费为1000美元, 那么被保险人只需要支付900美元。

Refund Life Annuity: Provides annuity payments for the annuitant's lifetime with the guarantee that in no event will total income be less than the purchase price of the contract. If the annuitant dies before receiving this amount, the difference is paid to a named beneficiary either as a cash refund or in installments.

终身年金退款: 在年金领取人的生存期间为其提供年金保险收益, 保证总的保险收益绝不少于购买保险合同的价格。如果年金领取人在收到全部保险收益金额之前死亡, 那么差额将会以退款或分期付款的形式赔付给指定的受益人。

Reimbursement Plan: Also known as an Indemnity Plan. A Reimbursement Plan of Medical Expense insurance is written by insurance companies who ask their clients to pay their doctor or hospital, then send in the bill for reimbursement. This is the opposite of a Service Plan, which is written by HMOs, who pay their staff doctors directly.

补偿计划: 也被称为保障计划。医疗花费的补偿计划是由保险公司承保, 让客户支付医生诊疗或医院费用, 之后再将账单提交取得补偿。这与由HMOs承保的服务计划相反, 服务计划是直接支付费用给他们的医生工作人员。

Reinstatement: When a Life policy lapses at the end of the grace period, the policy holder may apply for reinstatement by paying all back premiums and by passing a physical exam. The main advantage to reinstating rather than buying a new policy, is that the reinstated policy is based upon the insured's original age. However, a policy that has been surrendered for cash may not be reinstated.

重置保险: 当一个人寿保险在宽限期最后失效后, 投保人可以通过偿还所有的保费并进行身体检查的方式申请保险的重置恢复。重置恢复保险比购买新的保险的好处在于, 重置保险还是以被保险人的初始年龄为基础。但是对于已经进行现金退保的保单则不能进行重置恢复。

Reinsurance: Agreement between insurance companies under which one company accepts all or part of the risk of loss of the other.

再保险: 保险公司之间签订的协议, 一个保险公司接受其他保险公司的全部或部分风险损失。

Renewable Term: Term insurance that can be renewed without proof of the insured's insurability, up to a certain specified maximum age. Most Group life insurance is Annual Renewable Term. Individual policies are often written as 5 year, 10, 15 or 20 year renewal term. The face amount is level, but the premiums will go up at renewal, since they are based upon the average age of the insured.

可续保定期保险: 在一定最高年龄限制之内, 无需证明被保险人的可保险性便可续保的定期保险。大多数的团体集团保险都是每年可续保定期保险。个人保险一般都是5年、10年或20年的续保定期期限。保单面额不便, 但是保费在续保时会增长, 因为他们是以被保险人的平均年龄为基础的。

Representations: Facts that the applicant represents as true and accurate to the best of his knowledge and belief.

陈述: 保险申请人提供的、以其知识和信仰为基础的真实准确的事实信息。

Reserve: The amount that, when increased by future premiums on outstanding policies and interest on those premiums, will enable the company to pay future death claims and cash surrenders.

责任准备金: 由应付未付的未来保费及保费利息增加的, 用来使保险公司能够支付未来的死亡索赔及现金退保的金额。

Rider: A form attached to a policy that modifies the conditions of the policy by expanding or decreasing its benefits or excluding certain conditions from coverage. Also known as an "endorsement". Most riders cost extra, but the additional premium paid does not go towards cash value accumulation. Most riders (such as double indemnity) will drop off a Life policy automatically at age 65. Most riders are added at policy issue, but they may also be added later on with the mutual consent of the parties.

附约: 附加在保单之后, 用来从承保范围中扩大或减少保险利润或排除其中的特定条款, 以更改或修正保单条款的表格。也称作“批单”。大多数的附约需付额外的费用。但是所支付的附加保费并不包含进现金价值积累之中。大多数的附约(例如加倍赔偿)将自动在年龄65岁时从人寿保险中去除。大部分附约是在保险发行时添加, 但是也可在之后由多方共同协商同意之后添加。

Risk: The uncertainty of loss that exists whenever more than one outcome is possible. In the area of Life insurance, death is certain, but time of death is uncertain. Also known as the "chance of lose". Remember, only "pure" risk is insurable. Pure risk is the chance of loss without any chance for gain.

风险危险性: 存在的、有多个结果可能出现的损失不确定性。在人寿保险领域, 死亡本身是确定的, 但是死亡的时间是不确定的。也被称为“损失的可能性”。要记住, 只有“纯”风险危险性才有可保性。纯危险风险性是没有任何获益可能的损失可能性。

Risk Selection: The process of selecting insureds with a normal claims expectancy, also known as underwriting or risk classification. Since most insurance companies are in business to make money, it is the underwriters job to select business that will generate an underwriting profit.

风险选择: 选择拥有正常索赔要求的被保险人的过程, 也被称为承保或风险分类。由于大部分保险公司为盈利型商业企业, 因此选择能带来承保利润的业务是承保人的工作。

Schedule: A list of specified amounts payable for surgical procedures on Basic Medical Expense policies. Some policies utilize a Relative Value Schedule, where they only show a dollar limit for the most serious surgery covered and all other surgeries are covered "relative" (or as a %) to that amount.

一览表: 在基本医疗费用保险中, 对于外科治疗列出的应支付具体数额的清单。有一些保险使用相对值一览表, 但它只显示所保内容中最严重的手术及所有其他与此数额“相对”(或者是百分比的形式)的外科手术的美元限额。

Self-Inflicted Injury: An injury to the body of the insured inflicted by the insured, usually not covered on Health insurance. On Life insurance, although insurers do not want to cover suicide, most states require it to be covered after the policy has been in force for 2 years (1 year in Colorado). However, if an insured dies as a result of suicide within the first 2 years, the premiums paid are refunded to the beneficiary.

自我伤害: 由被保险人自己造成的、对于其自身的身体伤害, 一般不包含在健康保险中。在人寿保险中, 尽管保险公司不愿意对自杀进行保险, 但是大多数州要求在保单生效两年后(科罗拉多州为一年)将其包含在保单中。但是, 如果被保险人在最初的两年期限内因自杀死亡, 已付的保险费用将退还给受益人。

Service Plans: An arrangement by a pre-paid Health Services Organization to pay certain providers of health-care services directly for rendering approved services to covered persons. HMOs are the best known . but not the only . form of pre-paid service plans.

服务计划: 由预付费健康服务组织制定的协议计划, 用来替被保人员直接将所核准服务的费用支付给某些医疗服务提供者。HMOs是最知名的但不是仅有的预付费服务计划之一。

Settlement Option: Generally, there are 5 Life insurance Settlement Options: Cash, Interest, Fixed Period, Fixed Amount or the beneficiary may use the proceeds of the policy to purchase an Annuity. Remember, proceeds of a Life policy are tax free. However, if the beneficiary selects the Interest Option, the interest will be taxable.

赔款选择: 一般来说, 这里有五种赔款选择: 现金、利息、固定周期、固定金额或者是受益人可以用保单红利来购买年金保险。要记住人寿保险的红利无需纳税。但是如果受益人选择利息方式, 那么利息利润则需要纳税。

Sickness Insurance: A generic name for Health insurance covering loss by illness or disease. Illness or disease does not include accidental bodily injury. Sickness insurance may provide benefits for loss of time or expense incurred by pregnancy. Watch out on the state exam for these definitions! Health insurance is a broad term that includes Medical Expense, Disability Income and AD&D insurance. Disability insurance is just another name of Health insurance. However, Disability Income insurance is a specific type of Health insurance.

疾病保险: 对承保范围包括疾病或病害引起损失的健康保险的通用名称。疾病或者病害不包括意外身体伤害。疾病保险可以为时间损失或怀孕产生的损失提供保险利益。要特别注意州考试中对这些定义的考核! 健康保险是包含医疗费用保险、失能保险和AD&D保险的宽泛定义。而残疾保险只是健康保险的另一个名称。但是失能保险是健康保险中具体的一种。

Single-Premium Annuity: An Annuity purchased with one lump-sum payment, generally with after tax dollars. You can buy either a Single Premium Immediate Annuity, which allows you to "annuitize" right away, or you can buy a Single Premium Deferred Annuity, where you annuitize sometime in the future, perhaps at retirement age.

一次付清年金保险: 由一次总额付款购买的年金保险, 一般是税后价。您可以购买一次付清即期年金来获得年金收益, 或者购买一次付清保费递延年金来在未来的某个时间(有可能是退休后)获得年金收益。

Single-Premium Policy: A Life insurance policy on which the entire premium is paid in one payment, which creates an immediate cash value. Remember, in lieu of a traditional Whole life policy where payments are payable to age 100, you can buy a Limited Pay Whole Life policy, such as a LP 65, a 20 Pay Life or even a 1 Pay life. Universal Life policies were often purchased with a single premium before tax law rules regarding Modified Endowment Contracts (MECs) were adopted.

一次付清保险: 所有保险费用一次付清并立即产生现金价值的人寿保险。要记住, 您可以购买有限支付终身人寿保险, 来代替保险利润在100岁时支付的传统终身人寿保险, 例如LP65、20 Pay Life甚至1 Pay Life。在关于已修订的两全人寿保险合同(MECs)的税务法律被采用之前, 万能寿险可通过一次付清费用来购买。

Standard: A risk that meets the same conditions of health, physical condition, and other underwriting criteria used by actuaries when developing rates and benefits from a Mortality or Morbidity Table. The Standard Risk is also known as the Average Risk. Remember, most people are insurable. It is just a matter of classifying them into the proper rating category: Preferred, Standard or Non-Standard.

标准：在提高死亡率或死亡率表格的费率和利润时，符合相同健康条件、身体条件和其他精算师使用的承保标准的风险性。标准风险性也称作平均风险性。要记住，大部分是具有可保性的。重要的是将它们分类至适合的比率种类中：优先首选、标准或不标准的。

Standard Non-forfeiture Law: A law adopted by most states that provides that any cash-value accumulation or its equivalent must be made available to the policyholder should he stop paying the premiums. Any time a cash value Life insurance policy lapses, the policy owner must be given the choice of 3 Non-forfeiture options: Cash Surrender, Reduced Paid Up or the Extended Term option. In other words, the cash value may not be forfeited to the insurer!

标准不没收法律：在大多数州使用的一项法律，规定任何现金价值累积或者其等量价值必须在投保人停止支付保费时可得。不管在任何时间，现金价值人寿保险失效时，保单所有人必须拥有三种不没收选择：保单现金退保、减额交清保险和展期定期选择。也就是说现金价值有可能不被保险公司所没收！

Standard Provisions: A set of statutory provisions required by most states to be included in every Health policy issued. Also called Uniform Policy Provisions or Mandatory Policy Provisions. Generally, Standard Provisions, such as the Grace Period, are designed to protect the policy holder. There are 12 required Standard Provisions contained in individual Health policies. There are also several Optional Provisions that Health insurers may include, such as Change of Occupation. Optional Provisions are generally included to protect the insurance company.

标准条款：大多数州要求将其包含在每个健康保险单中的一系列法定条款，也叫做统一保险条款或者是强制保险条款。一般来说，例如宽限期等的标准条款是为了保护投保人。个人的健康保险一共包括了12条标准条款。健康保险也可能包括一些可选条款，例如职业更改等。可选条款一般是为了保护保险公司。

Standard Risk: A person entitled to life-insurance protection without extra rating or special restrictions. See the definition of "Standard" above.

标准风险：拥有人寿保险保障、没有额外评级或特别限制的个人。见上文“标准”定义。

Stated Amount: Relating to an agreement to pay a specified amount of money to or on behalf of the insured upon the occurrence of a defined loss. For example, the principal sum on an AD&D policy. AD&D and Life insurance are considered to be "valued" policies, since the amount payable in the event of a claim is determined when the policy is first issued. However, Health insurance follows the Principle of Indemnity, in that the policy will pay the policy limit or the amount of the claim, whichever is less.

规定金额：按照协议协定根据所发生的、已界定的损失，将规定金额付给或代表被保险人支付。例如，AD&D保单的本金。AD&D及人寿保险是“保险金额已确定”的保单，因为在保单最初签发时，索赔可付金额就已经决定了。但是健康保险遵循损失补偿原则，保险将支付保险限额或者索赔数额中较少的一个。

Stock Insurance Company: An incorporated insurance company with capital divided into shares and owned by the shareholders. Stock companies issue "non-participating" policies, in that dividends (if declared) are payable to the stockholders rather than to the policyholders, and are taxable.

保险股份有限公司：资本分成股份由股东所拥有的保险股份有限公司。保险股份有限公司发行“无分红权的”的保险保单，因此红利（如果发行）需要纳税，且应付给股东而不是投保人。

Substandard Risk: A risk not acceptable at standard rates. Also known as a "non-standard" risk or a "rated" risk. For example, you apply for Life insurance at standard rates. However, due to a health problem, the insurer declines to insure you. Instead, they make you a "counter-offer", agreeing to insure

you if you pay a higher premium, or a rate up. You have the option of accepting or declining their counteroffer.

低于标准的风险: 不被标准费率所接受的风险, 也称为“不标准”风险或“额定”风险。例如, 您申请标准费率的人寿保险。但是, 由于健康问题, 保险公司拒绝了承保。取而代之的是, 他们给您一个“还价还盘”, 如果您支付更高的保险费用或者提高费率, 那么他们就同意承保。您有权接受或者拒绝他们的还盘选择。

Suicide Clause: An exclusion on a Life insurance policy that states that if the insured commits suicide within a specified period of time, the policy will be voided. Paid premiums are usually refunded to the beneficiary as a gesture of sympathy. The time limit is generally two years, except in Colorado where is just 1 year.

自杀条款: 人寿保险的一项除外条款, 按照规定, 如果规定时间内被保险人自杀身亡的, 保单将取消。已支付的保险费用一般会被退还给受益人以示同情。一般的规定时间为两年, 科罗拉多州为一年。

Surgical Schedule: A list of specific maximum amounts payable for surgical procedures in Basic Health insurance indemnity type policies. Sometimes called a Relative Value Schedule.

外科治疗清单: 在基本医疗保险补偿类保单中, 对于外科治疗中具体的最大可支付数额的清单。有时候也称作“相对值一览表”。

Surrender: Withdrawing the cash value of a Life policy and surrendering the policy to the insurer. No further coverage exists and the policy may not be reinstated. Cash Surrender is one of the 3 required Nonforfeiture options. A policy may be surrendered for cash at any time. However, amounts received in excess of premiums paid upon cash surrender are taxable.

退保: 将人寿保险的现价值取回并将保单退还给保险公司。不再有任何的承包内容并且保单也不能被重置恢复。现金退保是3种所要求的非没收选择中的一个。保单可以在任何时间被现金退保。但是在现金退保中所收到的超出保险费用的费用需要纳税。

Term Insurance: Life insurance that normally does not have cash accumulation and is issued to remain in force for a specified period of time, following which it is subject to renewal or termination. Term insurance is considered to be temporary coverage. Remember, the word "term" means time. Term policies only cover you for a period of time and you must die in the term in order to be covered. Whole life, however, is permanent in that it covers you until you die.

定期人寿保险: 一般没有现金累积并且在一定特定时期内始终有效的人寿保险, 在一定时期之后需续约或终止。定期人寿保险是暂时性保险。要记住, “定期”一词表示时间。定期保险只在一定时间内对您进行保险保障, 您在此时间内死亡才可能得到保险收入。但是, 终身人寿保险为直至您死亡的永久性保险。

Tertiary Beneficiary: Next in line behind the Contingent Beneficiary to receive policy proceeds if both the Primary and Contingent Beneficiaries are deceased. Also known as the Final Beneficiary, which is usually the estate of the insured. The word "Tertiary" means .third..

第三受益人: 如果主受益人和第二受益人都已死亡, 排在第二受益人之后接受保单收益的受益人。也被称为最终受益人, 一般为被保险人的个人财产。“Tertiary”这个词是第三个的意思。

Time Limit on Certain Defenses: A Uniform Provision on Health Insurance policies specifying that after a given number of years (usually two) no statements (except fraudulent misstatements) made in the application shall be used to deny a claim or void the policy. Also known as the Incontestability Clause. A Health policy is contestable for the 1st two years and incontestable thereafter, except for fraud.

特定抗辩时效：健康保险中的一条统一条款，规定在给定的年限（一般为2年）之后保险申请人的任何陈述（欺诈陈述除外）都不能被用于拒绝索赔或取消保单。也被称为不可抗辩条款。健康保险在最初的两年中是可抗辩的，之后除欺诈之外都为不可抗辩。

Total Disability: A degree of disability from injury or sickness that prevents the insured from working. This definition actually varies by company. In other words, on Disability Income insurance, you get what you pay for. If this definition is broad, such as you are totally disabled if you cannot perform your own job, the policy will be expensive. However, if the definition states that you are totally disabled only if you are confined to the hospital, it won't cost much.

完全无行为能力：由于受伤或疾病致使被保险人不能工作的一种残疾程度。此定义因保险公司不同而不同。也就是说，在失能保险中，您获得的就是您支付的款项。如果定义宽泛，例如，如果您不能进行自己工作，那就是无行为能力，这样的保单一般会比较昂贵。但是如果定义说明被保险人必须被限制住院才能叫做完全无行为能力，那么，这样的保险保单不会很昂贵。

Travel Accident: A form of accident insurance limiting coverage to accidents occurring while the insured is traveling. This is a form of AD&D insurance, and is considered to be a limited policy since it covers accidents only. These policies have many exclusions, such as no coverage if your injury occurs while you are under the influence of alcohol.

旅行意外事故：保险的限制承保范围要求，被保险人是在旅行时发生意外事故的一种意外事故保险。这是一种AD&D保险，因其范围只包含旅行中的意外事故，所以是一种有限赔偿保单。此类保单有很多的除外条款，例如，如果您在酒精影响下发生伤害的不在保险范围内。

Twisting: Inducing a policyholder by misrepresentation to terminate an existing Life policy in order to replace it with a new policy. Producers are naturally tempted to engage in "replacement", since the commission paid on new policies generally exceeds the commissions paid on renewal policies. Replacement is not illegal, unless it is detrimental to the client. However, Twisting the facts in order to induce replacement is an illegal and/or unethical trade practice.

诱导转保：使用不实陈述诱导投保人终止现有人寿保险，而购买新的保险来替代。由于新保单的佣金一般会比续约保单的佣金要高，因此保险销售人员会自然的诱导进行“替代转换”。替代转换并不违法，除非它不利于投保客户。但是，歪曲事实来诱导进行替代转换保险是违法的，和/或不道德的交易行为。

Unauthorized Company: An insurer not permitted to sell insurance within a state, except for Surplus Lines or Reinsurance companies. All insurers must be "authorized", which means they must obtain a Certificate of Authority from the state. However, Surplus Lines companies (such as Lloyds of London) and companies who "reinsure" other companies are exempt from this requirement. Most states allow Surplus Lines companies (who are "unauthorized") to write the risks that authorized companies won't take. Surplus Lines companies do not participate in the State Guarantee Fund or Association and are generally unregulated as to rates and policy forms used.

未授权公司：未得到允许在某个州内销售保险的保险公司，Surplus Lines 组织和再保险公司除外。所有的保险公司都必须“有授权”，也就是说他们必须取得州授权证书。但是，Surplus Lines 组织的公司（例如伦敦Lloyds公司）以及对于其他公司进行再保险的公司是可以从此要求中豁免的。大多数州允许Surplus Lines 公司（未授权）承保已授权公司不会承保的风险。Surplus Lines 公司不参与州保证基金或者组织，并且一般不受所使用的费率和保单形式的管理。

Underwriter: 1) A salaried company employee trained in evaluating risks and selecting the proper rates and coverages. No license is required. 2) A producer, especially a Life-insurance producer, is considered to be a "Field Underwriter" or "Front Line Underwriter". In theory, the producer is supposed to do some

underwriting before submitting the application to the home office underwriter in order to assist in making a decision on the basis of known facts. The producer is required to report all facts known to him or her that might affect the risk. Remember, the producer represents the insurer, not the insured.

承保人: 1) 一个经过风险评估与适合费率及承保范围选择培训并领取薪水的公司职员。无需资格证。2) 保险销售人员, 特别是人寿保险销售人员, 应为“外勤承保人”或“第一线承保人”。理论上来说, 销售人员应在将保险申请人呈交至总公司承保人之前进行一些承包工作, 以协助其在事实基础上做出决定。承保人必须报告其所知晓的有可能影响风险性的全部事实。要记住, 承保人代表保险公司而不是被保险人。

Underwriting: The process of evaluating a risk for the purpose of issuing insurance coverage. Also known as risk "classification". The underwriters job is to select business that fits into the rate structure of the insurer, allowing the insurer to not only pay claims and expenses, but to make an underwriting profit.

承保: 为了发布保险覆盖范围而进行评估风险的过程。也被称为风险“分类分级”。承保人的工作是选择符合保险公司费率结构的业务, 使得保险公司不是至支付索赔及费用, 而是也能从中获得承保收益。

Unearned Premium: That portion of an advance premium payment that has not yet been used for coverage written. Thus, in the case of an annual premium, at the end of the first month of the premium period, 11 months of the premium would still be "unearned". So, if the insurer cancelled a Health policy that had an annual premium of \$1,200 after 1 month on a pro-rata basis, they would have to refund \$1,100 in unearned premium.

未到期保险费用: 承保保险中还未使用的一部分预收保险费用。因此, 在年度保险费中, 在保险缴费期限的第一个月的最后, 11个月的保险费用还始终是“未到期”保险费用。所有, 如果保险公司按照比例, 在第一个月之后取消年度保险费用是1200美元的健康保险, 那么他们需要退还价值1100美元的未到期保险费用。

Uniform Simultaneous Death Act: A uniform law adopted by most states providing that if the Primary Beneficiary and the insured die in the same accident and there is no proof that the beneficiary outlived the insured, the proceeds are paid as if the Primary Beneficiary died first, which means that the proceeds are paid to the Contingent Beneficiary. Also known as the Common Disaster provision.

统一同时死亡法案: 在大多数州使用的统一法律, 按照规定, 如果主要受益人和被保险人在同一意外事故中死亡而且不能证明被保险人先于主要受益人死亡, 将按照主要受益人首先死亡来支付保险收益, 也就是说保险收益将付给第二受益人。也被称作共同灾害条款。

Variable Annuity: An Annuity contract in which the amount of the periodic benefits varies, usually in relation to the value of securities invested in a "separate" account, which is very similar to a mutual fund. Producers selling variable annuities or variable life insurance must also pass the NASD Series 6 or 7 exam and be registered with the Securities Exchange Commission (SEC), since securities are regulated by federal law. Further, most states require that producers selling variable products obtain a Variable Products endorsement to their state Life insurance license.

可变动年金: 定期收益额可变动的年金保险合同, 一般与“分立”账户投资的有价证券金额有关, 与共有基金相似。销售可变动年金或可变动人寿保险的销售人员还需要通过NASD系列6或7的考试, 由于有价证券与联邦法律有关, 因此他们也需要在证券委员会(SEC)注册。另外, 大多数州要求销售可变动保险产品的销售人员在其所在州人寿保险资质证书上取得可变动保险产品批单。

Waiting Period: A period of time between the beginning of a disability and the date benefits begin. Also known as Elimination Period. The Waiting Period is like a deductible, in that the longer it is, the lower your premium.

等候期: 在残疾起始时到保险收益开始之间的一段时间。也被称为淘汰期。等候期像是一个可抵扣额, 时间越长, 那么您的保险费用就越低。

Waiver: 1) A rider excluding liability for a stated cause of accident or sickness. Also known as an "impairment" rider. 2) A provision or rider agreeing to waive premium payment during a period of disability. Also known as "Waiver of Premium". 3) The giving up or surrender of a right or privilege that is known to exist. For example, the underwriter has the right to require applicants to complete all the questions on the application. If the underwriter accepts an incomplete application, they have waived the right to obtain it later. Once a right is waived, it can no longer be asserted. This is known as "Estoppel".

放弃条款: 1) 不包含造成意外事故或疾病之清楚原因的责任的附加条款。也被称为“减值”条款。2) 同意在一个残疾时期放弃支付保险费的条款或附加条款。也被称为“放弃/免缴保险”。3) 放弃已知存在的权利或特权。例如, 承保人有权利要求申请人回答完投保单上的所有问题。如果承保人接受了一个没有填写完全的投保单, 那么放弃搁置了这项权利, 并可在以后重新获得这些信息。一项权利被放弃后将不会再生效。这也称为“禁止抗辩”。

Warranty: A statement made on an application for Property & Casualty insurance that is warranted to be true in all respects. If untrue in any respect, even though the untruth may not have been known to the person giving the warranty, the contract may be voided without regard to the materiality of the statement. Statements on Life and Health insurance applications are, in the absence of fraud, not warranties, but representations.

保证书: 在财产保险和灾害保险中投保单中的一项陈述, 用来保证所有内容的真实性。任何方面的不真实性, 甚至是连给予保证的人自己也不知道的不真实性, 保险合同都可以在不考虑保证陈述的实质性的情况下作废取消。在不是欺诈的情况下, 人寿及健康保险投保单中的声明陈述属于陈述, 而不是保证书。

War Clause: This generally excludes coverage for persons serving in the armed forces during the time of war, whether on the battlefield or not.

战争保险条款: 一般不包含战争期间为军队服务人员的保险, 无论是否在战场之上。

Whole Life: A Life policy that runs for the insured's whole life - that is, until death or the ultimate age on the mortality table being used (age 100). Premiums for a Whole Life policy may be paid for the whole life or for a limited period (for example, 20-Pay-Life or LP65) during which the higher premium charged pays up the policy. Also known as "permanent" insurance.

终身人寿保险: 在被保险人整个一生有效的人寿保险, 也就是说直到死亡或死亡率表所使用的最终年龄(100岁)为止。终身人寿的保险费用可付至整个一生或一段有限的时间(例如, 20-Pay-Life或者LP65), 在这期间, 更高一点的本金将用来支付整个保险的费用。也被称作是“永久性”保险。