

保險專業詞彙
Insurance Glossary



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保险词汇

acceptance policy 核保政策
accounting period 结算期
aggregate limit 累积限额
aggregated loss 累积损失
antiselection 逆选择
ART (Alternative Risk Transfer) 新型风险转移
balance 所欠款项
barrages 堰坝
captive pools 自保组合
catastrophe risk 巨灾风险
ceding company 分出公司
cession limit 分保限额
claim-prone 容易出险
claims assistance 理赔协助
clean cut 结清方式
coinsurance 共保
commencement and termination 起讫
cover 承保
cover 责任额
deposit premium 预付保费
destroyed 毁坏
earth caves 土坏房屋
EPA
event limit 事件限额
ex gratia payments 通融赔款
excess loss 超额赔款
exclusion 除外责任
exposed areas 风险承受区域
facultative reinsurance 临时分保
fault zone 断层区
finite risk 有限制的风险
flash floods 骤发洪水
flooding of rivers 洪水泛滥
frame structure 框架结构
full coverage 全额承保
full insurance value 足额保险价值
full liability 全部责任
Geophysics Institute 地球物理研究所
GNPI 总净保费收入
hailstorm 雹暴
heavy damage 严重破坏
hollow brick wall 空斗砖结构

hour clause 小时条款
hurricane 飓风
individual losses 单一损失
insurability 可保性
insured losses 保险损失
intensity 烈度
layering 层次
less exposed 损失可能性小
liability 责任
light damage 轻度破坏
line slips 分保条
loading 附加费
loss occurrence 损失发生
loss occurring basis 损失发生基础
loss participation 分担损失
loss settlement 损失赔付
magnitude 震级
malicious damage 恶意损害
moderate damage 中度破坏
multi-story building 多层建筑
Munich Re 慕尼黑再
net retained lines 净自留额
net retained losses 损失净自赔额
no profit commission 无纯益风险
non-proportional reinsurance 非比例再保险
notification 告知
object 标的
obligatory reinsurance 固定分保
original deductibles 原始免赔额
original rate 原始费率
paid-up capital 已付资本
peak accelerator 峰值加速度
peril 危险
PICC Re 中保再
placement 安排
PML 可能最大损失
policyholder 保单持有者
pool 共保组合
portfolio entry 未到期责任的出帐
portfolio outgo 未到期责任的入帐
premium 保费
previous losses 既往损失
priority 分保自留额
priority 自付责任

proportional reinsurance 比例再保险
rainstorm 雨暴
rating 费率
reinforced concrete building 钢筋混凝土建筑
reinstatement 恢复保额
reinsured 分出公司
reinsurer 再保险人
retention 自留额
retention areas 滞洪区
return period 重现期
revoke license 吊销营业执照
seaquake 海震
second event cover 第二事件承保
securitization 证券化
seismic damage 震害
set-off 抵销
shear wall structure 剪力墙结构
single 险位超赔
spread loss 分散风险
stop loss 赔付率超赔
storm surges 风暴潮
susceptibility of goods to water 易受水浸性
tariff 费率表
TG 拐点周期
tidal wave 海啸
topographic map 地形图
tornado 龙卷风
total sum insured 总保额
treaty-limits 合约限额
tube structure 筒体结构
underwriting policy 承保政策
windstorm 风暴

险种及险别

险种

health insurance 疾病保险, 健康保险
sickness insurance 疾病保险
insurance during a period of illness 疾病保险
insurance for medical care 医疗保险
"major medical" insurance policy 巨额医药费保险
life insurance 人寿保险
endowment insurance 养老保险
insurance on last survivor 长寿保险
social insurance 社会保险
personal property insurance 个人财产保险
insurance of contents 家庭财产保险

险别

Free from Particular Average (F.P.A.) 平安险
With Particular Average (W.P.A.) 水渍险
All Risks 一切险
risk of breakage 破碎险
risk of clashing 碰损险
risk of rust 生锈险
risk of hook damage 钩损险
risk of contamination (tainting) 污染险
insurance against total loss only (TLO) 全损险
risk of deterioration 变质险
risk of packing breakage 包装破裂险
risk of inherent vice 内在缺陷险
risk of normal loss (natural loss) 途耗或自然损耗险
risk of spontaneous combustion 自然险
risk of contingent import duty 进口关税险
insurance against war risk 战争险
Air Transportation Cargo War Risk 航空运输战争险
overland Transportation Insurance War Risk 陆上运输战争险
insurance against strike, riot and civil commotion (SRCC) 罢工, 暴动, 民变险
insurance against extraneous risks, insurance against additional risks 附加险
risk of theft, pilferage and nondelivery (TPND) 盗窃提货不着险
risk of fresh and/of rain water damage(wetting) 淡水雨淋险
risk of leakage 渗漏险
risk of shortage in weight/quantity 短量险
risk of sweating and/or heating 受潮受热险

risk of bad odour(change of flavour) 恶味险, 变味险

risk of mould 发霉险

on deck risk 舱面险

保险业词汇

Terms used in insurance industry

accident

意外事故险

actuarial method

精算法

Advance Loss Profits (ALOP)

预期利润损失险, 利损险

Advance profit

预期利润

broker

经纪人

Business Interruption Insurance (BI)

营业中断险

captive

自保公司

casualty

意外伤害险

catastrophe

巨灾险

ceding company

分出公司

claim

索赔

claim settlement

理赔

combined ratio

综合赔付率

Consequential Loss (CL)

后果损失

Contractor's All Risks (CAR)

建筑工程一切险（建工险）

cover

保障

Delay in completion

完工延误

EEL

电子设备险

engineering insurance

工程保险

Erection All Risks (EAR)

安装工程一切险（安工险）

excess of loss cover

超额赔偿

EXL protection

超赔保障

facultative business

临分保

IBRN

Incurred but not reported losses 已发生但未报的损失

IBRN reserve

IBRN 储备金

indemnity period/limit

赔期/期限

inflated claim

超额索赔

insurance capacity

承保能力

insured property
参保物业

Kobe
神户

Lloyd
劳合社

long-tail
长尾

Loss of profit
利损险

Machinery (Breakdown) Insurance
机器（损坏）险，机损险

main/sub-contractor
主/分承包商

maintenance
保证期

multiple claim
多次（重复）索赔

non-life
非寿险

officer & director liability
雇主保险

outstanding claim reserve
未决索赔准备金

PC industry
property & catastrophe industry

peril
危险

policy
保单

pool

联营

possible maximum loss

可能的最大损失

premium

保费

primary insurance company

原保公司、主保险人

principal/employer

业主

professional

专业险

profit margin

利润边际

property

财产险

proportional cover

比例分保

punitive damage

惩罚性损害

rate

费率

reinsurer

分保人（分保公司）

reinsurer

再保人

reserve

准备金

retention

自留

return period
(巨灾) 间隔期

short-tail
短尾

solvency margin
赔偿能力

standing charges
维持费用

subject insured
风险标的

sum insured
保额

tarrif zone
险区

Third Party Liability (TPL)
第三者责任险

treaties business
合同分保

turnover
营业额

underwriting
承保

working expenses /cost
营业费用

writing
承保

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