

AINS 22 Segment A Exam with Complete Solutions

Insuring agreement - ANS-A statement in an insurance policy that the insurer will, under described circumstances, make a loss payment or provide a service.

Temporary total disability (TTD) - ANS-A disability caused by a work-related injury or disease that temporarily renders an injured worker unable to perform any job duties for a period of time; the worker eventually makes a full recovery and can resume all job duties.

Avoidance - ANS-A risk control technique that involves ceasing or never undertaking an activity so that the possibility of a future loss occurring from that activity is eliminated.

Workers compensation - ANS-A system that pays lost wages, medical and vocational rehabilitation expenses, and death benefits to injured workers or their dependents for employment-related injuries and diseases.

Temporary partial disability (TPD) - ANS-A disability caused by a work-related injury or disease that temporarily limits the extent to which a worker can perform job duties; the worker is eventually able to return to full duties and hours.

Personal property - ANS-All tangible or intangible property that is not real property.

Tort - ANS-A wrongful act or an omission, other than a crime or a breach of contract, that invades a legally protected right.

Diversification - ANS-A risk control technique that spreads loss exposures over numerous projects, products, markets, or regions.

Liability loss exposure - ANS-Any condition or situation that presents the possibility of a claim alleging legal responsibility of a person or business for injury or damage suffered by another party.

Loss exposure - ANS-Any condition or situation that presents a possibility of loss, whether or not an actual loss occurs.

Duplication - ANS-A risk control technique that uses backups, spares, or copies of critical property, information, or capabilities and keeps them in reserve.

Punitive damages (exemplary damages) - ANS-A payment awarded by a court to punish a defendant for a reckless, malicious, or deceitful act to deter similar conduct; the award need not bear any relation to a party's actual damages.

Ains 22 Study Guide

**Chaminda Hewage, Lasith
Yasakethu, Dushantha Nalin K.
Jayakody**

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Jayakody, 2024-12-23 This book provides a thorough and unique overview of the challenges opportunities and solutions related with data protection in the age of AI and ML technologies. It investigates the interface of data protection and new technologies emphasising the growing need to safeguard personal and confidential data from unauthorised access and change. The authors emphasize the crucial need of strong data protection regulations focusing on the consequences of AI and ML breakthroughs for privacy and individual rights. This book emphasizes the multifarious aspect of data protection which goes beyond technological solutions to include ethical legislative and societal factors. This book explores into the complexity of data protection in the age of AI and ML. It investigates how massive volumes of personal and sensitive data are utilized to train and develop AI models demanding novel privacy preserving strategies such as anonymization, differential privacy and federated learning. The duties and responsibilities of engineers, policy makers and ethicists in minimizing algorithmic bias and ensuring ethical AI use are carefully defined. Key developments such as the influence of the European Union's General Data Protection Regulation (GDPR) and the EU AI Act on data protection procedures are reviewed critically. This investigation focusses not only on the tactics used but also on the problems and successes in creating a secure and ethical AI ecosystem. This book provides a comprehensive overview of the efforts to integrate data protection into AI innovation including valuable perspectives on the effectiveness of these measures and the ongoing adjustments required to address the fluid nature of privacy concerns. This book is a helpful resource for upper undergraduate and graduate computer science students as well as others interested in cybersecurity and data protection. Researchers in AI, ML and data privacy as well as data protection officers, politicians, lawmakers and decision makers will find this book useful as a reference.

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