
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-A 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-A 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-A 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 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.

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