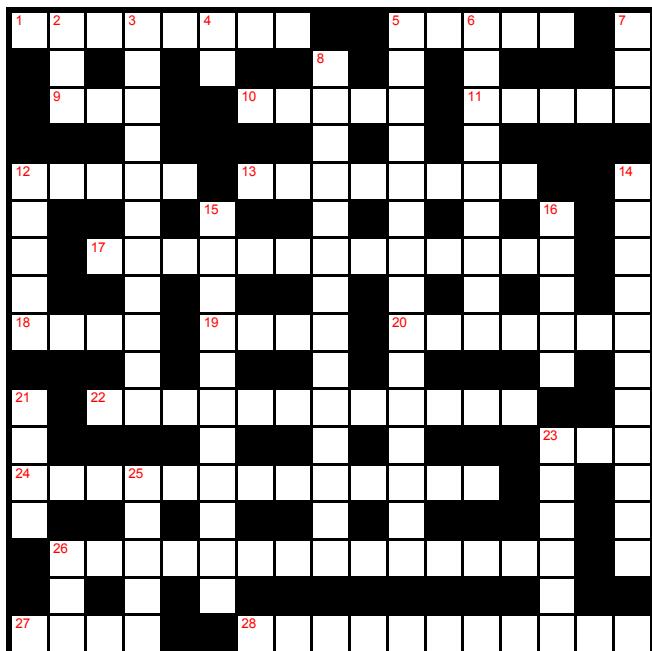


2004-10-15 _Insurance_ 17x17

B.B. Huria

Across

- XXXXX-XXX option - An option that becomes worthless when the price of the option's underlying instrument reaches a previously agreed upon point. (5-3)
- That's what 'S' in 'ESI' stands for. (5)
- An option to sell an asset. (3)
- That's what 'V' in 'ACV' stands for. (5)
- Periodical incentive paid to existing policy holders. (5)
- A legal instrument allowing one party to control property for the benefit of another. (5)
- Defence against financial failure. (8)
- A contract of insurance made with an employer or other entity that covers a group of persons identified as individuals by reference to their relationship to the entity. (5,8)
- ____ Insurance Insurance that protects farmers from crop losses due to natural hazards. (4)
- A comprehensive term for any proceeding in a court of law whereby an individual seeks a legal remedy. (4)
- Payment for insurance. (7)
- The minimum reserve which an insurance company must keep to meet future claims and obligations, as calculated under their state insurance code. (5,7)
- An index of the variations in prices of consumer goods. (3)



Down

- The property to have the financial means for. (13)
- Damages awarded to an injured person for intangible loss which cannot be measured directly. (7,7)
- Someone who uses or employs something. (4)
- A set of special rules dealing with situations that arise due to the nature of the business. (6,5)
- A study of the value additions in basic performance as a process of working and thinking; a digital model to analyse customer mind ecology. (3)
- Event which causes a loss of extraordinary magnitude, such as a hurricane or tornado. (11)
- That's what 'O' in 'ROI' stands for. (2)
- A rating structure in which the premiums increase periodically at pre-determined times such as policy years or attained ages. (4,4,7)
- A kind of hedged investment meant to capture slight differences in price. (9)
- Bhopal XXX leak tragedy. (3)
- The period during which social security benefits are not paid to a surviving spouse. (8,6)
- Able to cause harmful health effects. (5)
- The many conditions and rules underlying the calculation of a insurance/pension benefit. (11)
- A risk that cannot meet the normal health requirements of a standard health insurance policy. (11)
- A soiled or discoloured appearance. (5)
- Principles of accounting and reporting business results developed by the American Institute of Public Accountants. (4)
- Involving or constituting a cause; causing. (6)
- A person who owns or has control over handling any listed hazardous materials at the time of accident. (5)
- A material without a specific shape or volume. (3)