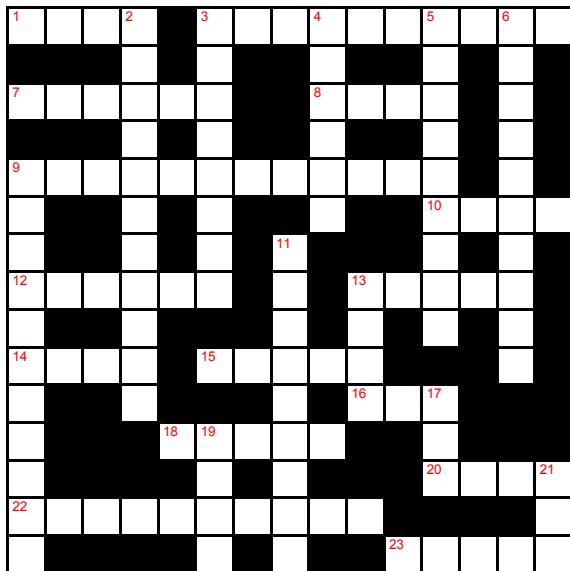


Insurance_15x15_2008-10-14

B.B. Huria



Across

- 1 Any physical damage to the body caused by violence or accident or fracture etc. (4)
- 3 An option strategy that makes its maximum profit when the underlying stock declines and has its maximum risk if the stock rises in price. (4,6)
- 7 A written or oral contract issued temporarily to place insurance in force until a permanent policy is issued. (6)
- 8 A certificate issued by a government or corporation as evidence of a debt. (4)
- 9 The discontinuance of an insurance policy before its normal expiration date, either by the insured or the company. (12)
- 10 An amount of money owed to another, a creditor. (4)

- 12 Act of correcting an error or a fault or an evil. (6)
- 13 The amount of money added to the benefit payable under the policy. (5)

- 14 A U.S. national association of insurers that provides life and health insurance education and other services to the industry. (4)
- 15 An insurance company's licensed representative who solicits, negotiates and effects contracts of insurance, and provides service to the policyholder on behalf of the insurer. (5)

- 16 Coordination of management of assets and liabilities with a view optimising the use of deployed capital. Abbr. (3)
- 18 Anything owned that has a cash value. (5)
- 20 That's what 'P' in 'MIP' stands for. (4)
- 22 Change of _____ Clause:

- 1 Provision in a health insurance policy stipulating that if the insured changes to a more hazardous occupation, the benefits are reduced based on the amount of benefits the premium would have purchased for the more hazardous occupation. (10)
- 23 That's what 'F' in 'FIR' stands for. (5)

Down

- 2 Pertaining to legal aspects of the practice of medicine (as malpractice or patient consent for operations or patient information). (6-5)
- 3 Breaking and entering into another person's property with felonious intent. (8)
- 4 A refund of some fraction of the amount paid. (6)
- 5 No more required or of no use anymore. (9)
- 6 _____ Lending - Collateralised lending. (5-5)
- 9 A measure of inter-relationship between two variables. (11)
- 11 _____ Plan: A flexible-benefit plan offered by many employers that gives workers a certain number of credits and a menu of benefit options on which to spend them. The list may include medical coverage, life insurance, disability coverage, vacation days and dental care. (9)
- 13 A measure of the volatility of a stock relative to the overall market. (4)
- 17 Suitable for conservative investors, these funds yield returns to investors by way of monthly payouts. (3)
- 19 A fraudulent business scheme. (4)
- 21 That's what 'N' in 'NAV' stands for. (3)