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Risk √√the possibility of an unexpected result.

Premium ✓✓A specified amount of money an insurer charges in exchange for its agreement to pay a policy benefit when a specific loss occurs.

Insurance company \sqrt{A} company that provides protection against the risk of financial loss caused by specific events.

Life insurance ✓✓A type of insurance under which the insurer promises to pay a death benefit upon the death of a named person.

Annuity ✓✓A financial product by which an insurer, in return for receiving a premium, promises to make periodic payments to a named person or entity.

Applicant √√The person or entity that applies for an insurance policy.

Policyowner √√The person or entity that owns the issued policy.

Insured ✓√The person whose life or health the policy insures.

Beneficiary ✓√The person named to receive the policy benefit if the insured event occurs.

Third party policy ✓✓A policy one person purchases that insures the life of another person.

Speculative risks √√A risk that involves three possible outcomes: loss, gain, or no change.

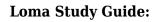
Pure risk ✓ ✓ A risk that involves no possibility of gain; either a loss occurs or no loss occurs.

Contracts of indemnity \checkmark Health insurance; An insurance policy under which the amount of the policy benefit payable for a covered loss is based on the actual amount of financial loss that results from the loss, as determined at the time of the loss.

Valued contract \checkmark Life insurance: An insurance policy that specifies the amount of the policy benefit that will be payable when a covered loss occurs, regardless of the actual amount of the loss the was incurred.

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