



Appendix 1. Letter of approval



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
UNIVERSITAS PENDIDIKAN GANESHA
FAKULTAS BAHASA DAN SENI
Jalan A.Yani No. 67 Singaraja Bali Kode Pos 81116
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Nomor : 570/UN48.7.1/DT/2023

28 Februari 2023

Perihal : **Permohonan Izin Penelitian**

Yth. Agency Director PT. Equity Life Indonesia, Cabang Denpasar
di Denpasar

Dalam rangka pengumpulan data untuk menyelesaikan Skripsi/Tugas Akhir, dengan hormat kami mohon agar Bapak/Ibu mengizinkan mahasiswa di bawah ini:

Nama : Dewa Putu Yudistira Pratama Putra Harta Irawan
NIM : 1812021089
Jurusan : Bahasa Asing
Program Studi : Pendidikan Bahasa Inggris
Jenjang : S1
Tahun Akademik : 2022/2023
Judul : Jargons Used by Insurance Consultant in PT. Equity Life Indonesia

untuk mencari data yang diperlukan pada institusi yang Bapak/Ibu pimpin. Atas perhatian dan bantuan Bapak/Ibu, kami ucapkan terima kasih.

a.n. Dekan,
Wakil Dekan I,

Dr. Dewa Putu Ramendra, S.Pd., M.Pd.
NIP. 197609022000031001

Tembusan:

1. Dekan FBS Undiksha Singaraja
2. Kaprodi. Bahasa Asing
3. Sub Bagian Pendidikan FBS

Appendix 2. summary of data collections and instruments

No	Research Question	Theory	Instrument	Method
1	What are the Jargons Used by Insurance Consultant in PT Equity Life Indonesia?	According to Yule (2006:211) jargon is a certain vocabulary term related to the particular occupation or interest.	Interview, Dokumen Analysis, Checklist	Observation, Interview
2	What are the forms of Jargon Used by Insurance Consultant in PT Equity Life Indonesia?	According to Yule (2006) word transformation processes such as abbreviation, acronym, affixation, blending, compounding, clipping, borrowing, coinage, back formation, and conversion.	Checklist	Observation
3	What are the meaning of Jargon Used by Insurance Consultant in PT Equity Life Indonesia?	Kreidler (1998:41) states the type of meaning includes references, sense relations, lexical, and grammatical meanings, morphemes, homonyms,	Interview, Checklist, Audio Recording	Observation, Interview

		polysemy, lexical ambiguity, sentences, meaning, denotation, and connotation		
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Appendix 3. Jargons used by insurance consultan in PT. Equity

No	Jargons
1.	Acquisition Cost
2.	Actuarial
3.	Agent
4.	Allocation of Investment Funds
5.	Alteration
6.	Annualized Premium
7.	Annuity
8.	Basic Life Assurance
9.	Beneficiary
10.	Cash Value
11.	Claim
12.	Contestable Period
13.	Cooling Off Period
14.	Cost of Insurance
15.	Cost of Rider
16.	Death Compensation
17.	Effective Date
18.	Endorsemen
19.	Endowment Life Plan
20.	Excess Claim
21.	Exclusion
22.	First Year Initial Premium
23.	Free-Lock Period
24.	Fund Type
25.	Grace Period
26.	Group Insurance Submission Letter
27.	Group Life/Health Insurance Product
28.	Insurance Benefits

29.	Insurance Period
30.	Insured
31.	Investment Value
32.	Investment Funds
33.	Investment-Linked Plan
34.	Lien Clause
35.	Life Insurance Submission Letter
26.	Maturity Date
37.	Money Loans with Policy Guarantees
38.	Mortality
39.	Net Asset Value
40.	OTC
41.	Paid-up Value
42.	Participating Policy
43.	PAYDI
44.	Periodic Premium
45.	Policy
46.	Policy Administration Fee
47.	Policy Anniversary
48.	Policy Effective Date
49.	Policy General Provisions
50.	Policy Holder
51.	Policy Illustration
52.	Policy Issue Date
53.	Policy Lapse
54.	Policy Loan
55.	Policy Special Provisions
56.	Policy Year
57.	Pre-Existing Condition
58.	Premium
59.	Premium Holiday
60.	Premium Payment Period
61.	Provider
62.	RBC
63.	Regular Premium Policy
64.	Reimbursement
65.	Reinstatement

66.	Rider
67.	RIPLAY
68.	Single Premium
69.	Single Top-Up
70.	Sum Assured
71.	Surrender
72.	Survival Period
73.	Switching
74.	Term Life Plan
75.	Third Party Administrator
76.	Underwriter
77.	Underwriting
78.	Unit
79.	Waiting Period
80.	Welcoming Call
81.	Whole Life Plan
82.	Withdrawal

Appendix 4. Acronym

No.	Jargon	
1.	RBC	Risk Based Capital
2.	OTC	Other Than Collision

Appendix 5. Abbreviation

No.	Jargon	
1.	PAYDI	Produk Asuransi Yang Dikaitkan dengan Investasi
2.	RIPLAY	Ringkasan Informasi Produk dan Layanan

Appendix 6. Compounding

No.	Jargon	Word Category
1.	Withdrawal (with + drawal)	Noun
2.	Underwriter (under + writer)	Noun

3.	Underwriting (under + writing)	Noun
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Appendix 7. Words

No.	Jargon	Word Category
1.	Actuarial	Noun
2.	Agent	Noun
3.	Alteration	Noun
4.	Annuity	Noun
5.	Beneficiary	Noun
6.	Claim	Verb
7.	Endorsement	Verb
8.	Exclusion	Noun
9.	Insured	Noun
10.	Mortality	Noun
11.	Policy	Noun
12.	Premium	Noun
13.	Provider	Noun
14.	Rider	Noun
15.	Surrender	Verb
16.	Switching	Verb
17.	Unit	Noun

Appendix 8. Phrases

No.	Jargon	Word Category
1.	Acquisition Cost	Verb Phrase
2.	Allocation of Investment	Noun Phrase
3.	Annualized Premium	Noun Phrase
4.	Basic Life Assurance	Noun Phrase
5.	Cooling Off Period	Noun Phrase
6.	Cost of Insurance	Noun Phrase
7.	Cost of Rider	Noun Phrase
8.	Cash Value	Noun Phrase
9.	Contestable Period	Noun Phrase
10.	Death Compensatin	Noun Phrase
11.	Effective Date	Noun Phrase

12.	Endowment Life Plan	Noun Phrase
13.	Excess Claim	Noun Phrase
14.	First Year Initial Premium	Noun Phrase
15.	Free-Lock Period	Noun Phrase
16.	Fund Type	Noun Phrase
17.	Grace Period	Noun Phrase
18.	Group Insurance Submission Letter	Noun Phrase
19.	Group Life/Health Insurance Product	Noun Phrase
20.	Insurance Benefits	Noun Phrase
21.	Insurance Period	Noun Phrase
22.	Investment Value	Noun Phrase
23.	Investment Funds	Noun Phrase
24.	Investment-Linked Plan	Noun Phrase
25.	Lien Clause	Noun Phrase
26.	Life Insurance Submission Letter	Noun Phrase
27.	Maturity Date	Noun Phrase
28.	Money Loan with Policy Guarantees	Noun Phrase
29.	Net Asset Value	Noun Phrase
30.	Paid-Up Value	Noun Phrase
31.	Participating Policy	Verb Phrase
32.	Periodic Premium	Noun Phrase
33.	Policy Administration Fee	Noun Phrase
34.	Policy Anniversary	Noun Phrase
35.	Policy Effective Date	Noun Phrase
36.	Policy General Provisions	Noun Phrase
37.	Policy Holder	Verb Phrase
38.	Policy Illustration	Noun Phrase
39.	Policy Issue Date	Noun Phrase
40.	Policy Lapse	Noun Phrase
41.	Policy Loan	Noun Phrase
42.	Policy Special Provisions	Noun Phrase
43.	Policy Year	Noun Phrase
44.	Pre-Existing Condition	Noun Phrase
45.	Premium Holiday	Noun Phrase
46.	Premium Payment Period	Noun Phrase
47.	Regular Premium Policy	Noun Phrase
48.	Reimbursement	Noun Phrase

49.	Reinstatement	Noun Phrase
50.	Single Premium	Noun Phrase
51.	Single Top-Up	Noun Phrase
52.	Sum Assured	Noun Phrase
53.	Survival Period	Noun Phrase
54.	Term Life Plan	Noun Phrase
55.	Third Party Administrator	Noun Phrase
56.	Waiting Period	Verb Phrase
57.	Welcoming Call	Verb Phrase
58.	Whole Life Plan	Noun Phrase

Appendix 9. Meaning of jargons

No.	Jargon	Meaning
1.	RBC Risk Based Capital	RBC is an indicator of an insurance company's financial health, which can be seen from the achievement ratio value. RBC can also be interpreted as an indicator of the insurance company's ability to pay long-term obligations, including claims.
2.	OTC Other Than Collision	Adds protection against things like fire, vandalism and more to your personal auto policy. While it does not cover all possible sources of damage, it does cover most damage that occurs outside of a collision.

No.	Jargon	Meaning
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1.	PAYDI	Produk Asuransi Yang Dikaitkan dengan Investasi	Insurance products that at least provide protection against the risk of death and provide benefits that refer to investment results from a pool of funds specifically established for insurance products, whether expressed in units or non-units.
2.	RIPLAY	Ringkasan Informasi Produk dan Layanan	Summary of product and service information that prospective policyholders must read and understand before deciding to buy PAYDI

No.	Jargon	Word Category	Meaning
1.	Withdrawal (with + drawal)	Noun	Withdrawal of part of the unit balance or investment value and paid in accordance with the currency of the policy investment fund type
2.	Underwriter (under + writer)	Noun	A life insurance company that accepts the transfer of risks related to the life and death of someone insured in accordance with the contract in the policy
3.	Underwriting (under + writing)	Noun	Activities from risk selection start from receiving insurance request letters/applications to issuing policies

No.	Jargon	Word Category	Meaning
1.	Actuarial	Noun	A field of science that applies mathematical, financial and statistical methods to calculate levels of financial risk

2.	Agent	Noun	Someone who sells insurance policies for insurance companies or carriers. Their agencies may be exclusive or non-exclusive, meaning they sell insurance for one carrier, or multiple carriers.
3.	Alteration	Noun	Alteration is a policy change, and there are two policy changes, namely. 1. Minor changes (change of policy holder/beneficiary, change of name, change of address) 2. Changes that affect the level of insurance risk
4.	Annuity	Noun	Periodic payments within a certain time period according to the agreement. In other words, an annuity can be interpreted as a contract between the insurance holder and the insurance company which requires the insurance company to make payments according to the agreement.
5.	Beneficiary	Noun	- The person or entity whose name is listed in the life insurance application letter or policy or amendment note is appointed and entitled to receive insurance benefits, if the insured dies - Provided that the person or entity has an interest relationship with the insured in this insurance (Insurable Interest) and as long as it does not conflict with the laws and regulations in force in the Republic of Indonesia
6.	Claim	Verb	The amount of money that must be paid by the insurer to the insured if the insured risk occurs
7.	Endorsement	Verb	Additional notes on the policy that are authorized by the company and become an inseparable part of the policy
8.	Exclusion	Noun	Losses that are not covered by the insurance company
9.	Insured	Noun	The person/party on whose life an insurance agreement is entered into faces the risks as regulated in the insurance agreement

10.	Mortality	Noun	Mortality. 1. Uncertain time of death 2. Frequency of death
11.	Policy	Noun	Document containing the life insurance agreement between the insurer and the policy holder, issued by the insurer containing the terms of insurance benefits and procedures for obtaining these benefits
12.	Premium	Noun	The value of money stated in the policy and determined by the insurer, which the policyholder must pay to the insurer, at the agreed time to obtain the benefits stipulated in the policy
13.	Provider	Noun	Hospitals, clinics or pharmacies appointed by the insurer or collaborating with companies appointed by the insurer
14.	Rider	Noun	- Rider is an additional benefit that can be included in a basic insurance program - This benefit is designed to provide additional financial protection at a lower cost
15.	Surrender	Verb	A written request from the policyholder to terminate the policy before the end of the insurance period
16.	Switching	Verb	Transfer of part or all of the unit balance or investment value from a certain type of investment fund to another type of investment fund.
17.	Unit	Noun	The unit of investment amount in each type of investment fund allocation selected
No.	Jargon	Word Category	Meaning
1.	Acquisition Cost	Verb Phrase	Fees charged for issuing a new policy. In other words, acquisition costs are costs charged by the insurer, in this case the insurance company, to its customers. These costs will be allocated to fund the company's operational activities, including paying agents' commissions.
2.	Allocation of Investment	Noun Phrase	The part of the Premium allocated to investments that attempts to balance risk

			by adjusting the percentage of each asset in the investment portfolio according to the investor's risk, investment objectives and time frame
3.	Annualized Premium	Noun Phrase	The total amount that must be paid within one year to keep the insurance policy in force
4.	Basic Life Assurance	Noun Phrase	Businesses that provide risk management services that provide payments to policyholders, insureds, or other entitled parties, in the event that the insured dies or remains alive at a certain time as regulated in the agreement, the amount of which has been determined and is based on the results of data management
5.	Cash Value	Noun Phrase	The value of the insurance benefits associated with investments to which each policyholder, insured, or participant is entitled at a certain time, before taking into account the costs charged to the policyholder, insured, or participant in connection with withdrawing funds or canceling/terminating the insurance policy
6.	Contestable Period	Noun Phrase	The period specified in the policy, within which the insurer can still dispute/cancel the policy
7.	Cooling Off Period	Noun Phrase	The period of time during which the policy holder is allowed to return the insurance policy to the company and receive a refund of the contributions paid after deducting administration fees
8.	Cost of Insurance	Noun Phrase	Fees taken from part of the investment value, in connection with the basic insurance coverage provided
9.	Cost of Rider	Noun Phrase	Fees taken from part of the investment value, in connection with the additional insurance coverage provided
10.	Death Compensation	Noun Phrase	The amount of money stated in the policy notes that is paid when the insured dies

11.	Effective Date	Noun Phrase	The date when the policy comes into effect, as stated in the policy, will be the basis for calculating the policy month and policy year
12.	Endowment Life Plan	Noun Phrase	A type of life insurance program that provides protection benefits if the insured dies during the insurance period or the insured is still alive at the end of the contract
13.	Excess Claim	Noun Phrase	Excess of the maximum guarantee limit as specified in the policy
14.	First Year Initial Premium	Noun Phrase	The premium paid by the policy holder to the insurance company at the time of initial policy issuance in the first year of the policy
15.	Free-Lock Period	Noun Phrase	Policy review period to cancel and return it if there are provisions that are not approved by the policy holder, and therefore the premium that has been paid will be returned after deducting administration fees and other costs, and the coverage will automatically be canceled
16.	Fund Type	Noun Phrase	Investment instruments that have been designed by the insurer and can be used by policyholders to place their funds in the types of investments available
17.	Grace Period	Noun Phrase	The free period is 60 days from the time the premium is declared in arrears
18.	Group Insurance Submission Letter	Noun Phrase	Written submission form from the policyholder as the basis for the group insurance agreement
19.	Group Life/Health Insurance Product	Noun Phrase	Group life/health insurance with a number of insured/participants in one policy is called a master policy
20.	Insurance Benefits	Noun Phrase	The right of the policy holder/beneficiary to a cash value in accordance with the provisions stated in the policy
21.	Insurance Period	Noun Phrase	The period of time that states the validity period of the policy, where if the insured dies (or experiences

			something as stated in the policy, for example an accident), then the insurer is obliged to pay the previously determined benefits
22.	Investment Value	Noun Phrase	The value of the total units formed in the policy at any given time
23.	Investment Funds	Noun Phrase	The monetary value derived from premiums allocated to investments managed by the insurer separately according to the policy
24.	Investment-Linked Plan	Noun Phrase	<ul style="list-style-type: none"> - Insurance program linked to investment - Premiums paid are used both to purchase life insurance protection benefits and units in an investment fund portfolio - The price of the units will depend on the investment performance of the fund
25.	Lien Clause	Noun Phrase	A clause that determines the limitation of one of the insurance benefits within a certain period as long as the policy is still in force
26.	Life Insurance Submission Letter	Noun Phrase	A written application letter or application form that must be filled in by prospective policy holders and prospective insureds to enter into an insurance agreement
27.	Maturity Date	Noun Phrase	The policy expiration date stated on the policy or endorsement, where the insurer pays the end-of-life benefit
28.	Money Loan with Policy Guarantees	Noun Phrase	A policy loan provided by the insurer is guaranteed by the cash value of the policy as regulated in the policy
29.	Net Asset Value	Noun Phrase	The value of the total assets in the portfolio at the calculation date minus the liabilities
30.	Paid-Up Value	Noun Phrase	<ul style="list-style-type: none"> - This provision gives the policyholder the right to stop premium payments at a later date after the policy has cash value - The policy remains valid according to the amount of the insured amount whose value has been reduced

31.	Participating Policy	Verb Phrase	An insurance policy in which the policyholder is included in the company's profits
32.	Periodic Premium	Noun Phrase	Premium that must be paid by the policy holder to the insurer according to the amount and premium payment schedule, and allocated as acquisition costs and investment funds according to the percentage stated in the policy notes
33.	Policy Administration Fee	Noun Phrase	Fees are charged and must be paid by the policy holder every month in connection with policy maintenance
34.	Policy Anniversary	Noun Phrase	The 1 year period is calculated based on the effective date of the policy
35.	Policy Effective Date	Noun Phrase	The effective date of insurance coverage in the policy summary or endorsement if changes have been made
36.	Policy General Provisions	Noun Phrase	Provisions that explain life insurance and are an inseparable part of the policy
37.	Policy Holder	Verb Phrase	A party who binds himself based on an agreement with an insurance company to obtain protection or management of risks for himself, the insured, or other participants.
38.	Policy Illustration	Noun Phrase	Coverage illustration containing projected premiums, benefits, costs, cash value balance during the coverage period according to the needs of the prospective policyholder
39.	Policy Issue Date	Noun Phrase	The date on which the insurance company issues the policy
40.	Policy Lapse	Noun Phrase	Policy cancellation due to premium payments being in arrears beyond the (grace period)
41.	Policy Loan	Noun Phrase	A policy loan provided by the insurer is guaranteed by the cash value of the policy as regulated in the policy
42.	Policy Special Provisions	Noun Phrase	Additional provisions that explain life insurance and are an inseparable part of the policy
43.	Policy Year	Noun Phrase	The grace period between one policy anniversary and the next policy

			anniversary, the calculation of which starts from the policy's effective date
44.	Pre-Existing Condition	Noun Phrase	Pre-medical conditions that occurred before the policy was issued and which are not mentioned in the insurance application letter
45.	Premium Holiday	Noun Phrase	Conditions where the policy holder, insured, or participant does not make premium payments or periodic contributions as stipulated in the insurance policy, but the coverage or participation remains valid and the company continues to charge all or part of the costs in accordance with the provisions of the insurance policy
46.	Premium Payment Period	Noun Phrase	The period during which the policyholder is obliged to pay a predetermined premium amount to the insurer
47.	Regular Premium Policy	Noun Phrase	A policy that requires regular premium payments, for example, monthly, quarterly, semi-annually or annually
48.	Reimbursement	Noun Phrase	Claim reimbursement system where participants must first pay all costs at the hospital and then submit a claim for reimbursement to the insurer
49.	Reinstatement	Noun Phrase	Reviving a policy that has been canceled (lapsed status) due to non-payment of premiums
50.	Single Premium	Noun Phrase	Premium that paid at once by the policy holder to the insurer and allocated as acquisition costs and investment funds according to the percentage stated in the policy notes section
51.	Single Top-Up	Noun Phrase	A sum of money that varies in amount and can be paid at any time according to the policy holder's wishes, which is allocated as additional investment funds after deducting Top-Up fees
52.	Sum Assured	Noun Phrase	The amount of money stated in the policy which is the basis for determining the payment of insurance benefits which the insurer will pay to the policy holder/beneficiary appointed in

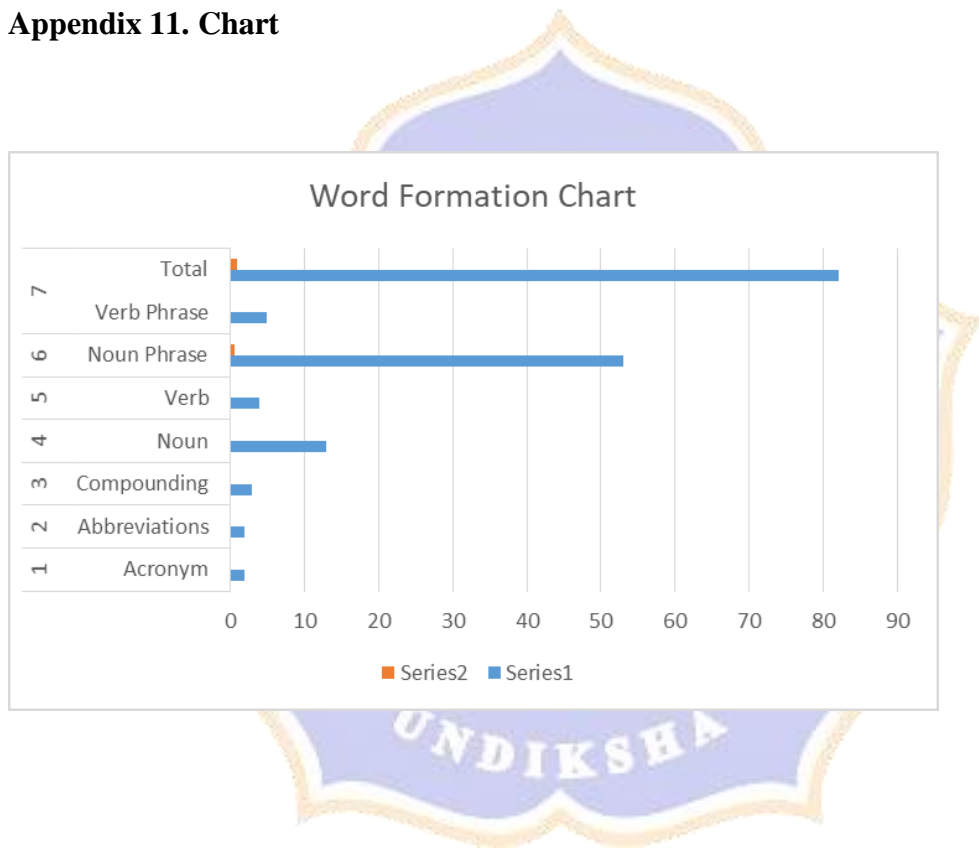
			accordance with the policy and applicable laws and regulations in the Republic of Indonesia after all the conditions for receiving payment are met
53.	Survival Period	Noun Phrase	The insured's survival period for a condition before the insurer can pay insurance benefits
54.	Term Life Plan	Noun Phrase	<ul style="list-style-type: none"> - This type of insurance program offers life insurance protection for a limited period of time - The sum insured can only be paid if the insured dies - If the insured is still alive at the end of the agreed time period, the policy ends and the company does not pay benefits or compensation
55.	Third Party Administrator	Noun Phrase	An institution appointed by the insurer to manage the claims process for an insured's treatment at a health service provider
56.	Waiting Period	Verb Phrase	A certain period of time specifically established by the policy to provide insurance benefits
57.	Welcoming Call	Verb Phrase	Confirmation made by the insurer to each policyholder regarding the suitability of the product and the policyholder's understanding of the PAYDI that has been purchased during the insurance policy review period (Free Look Period)
58.	Whole Life Plan	Noun Phrase	This type of life insurance program offers lifelong protection against the risk of death of the insured

Appendix 10. Percentage

No.	Word Formation	Amount	Percentage
1	Acronym	2	2.44%
2	Abbreviations	2	2.44%
3	Compounding	3	3.66%

4	Noun	13	15.85%
5	Verb	4	4.88%
6	Noun Phrase	53	64.63%
7	Verb Phrase	5	6.10%
	Total	82	100.00%

Appendix 11. Chart



Appendix 12. Checklist

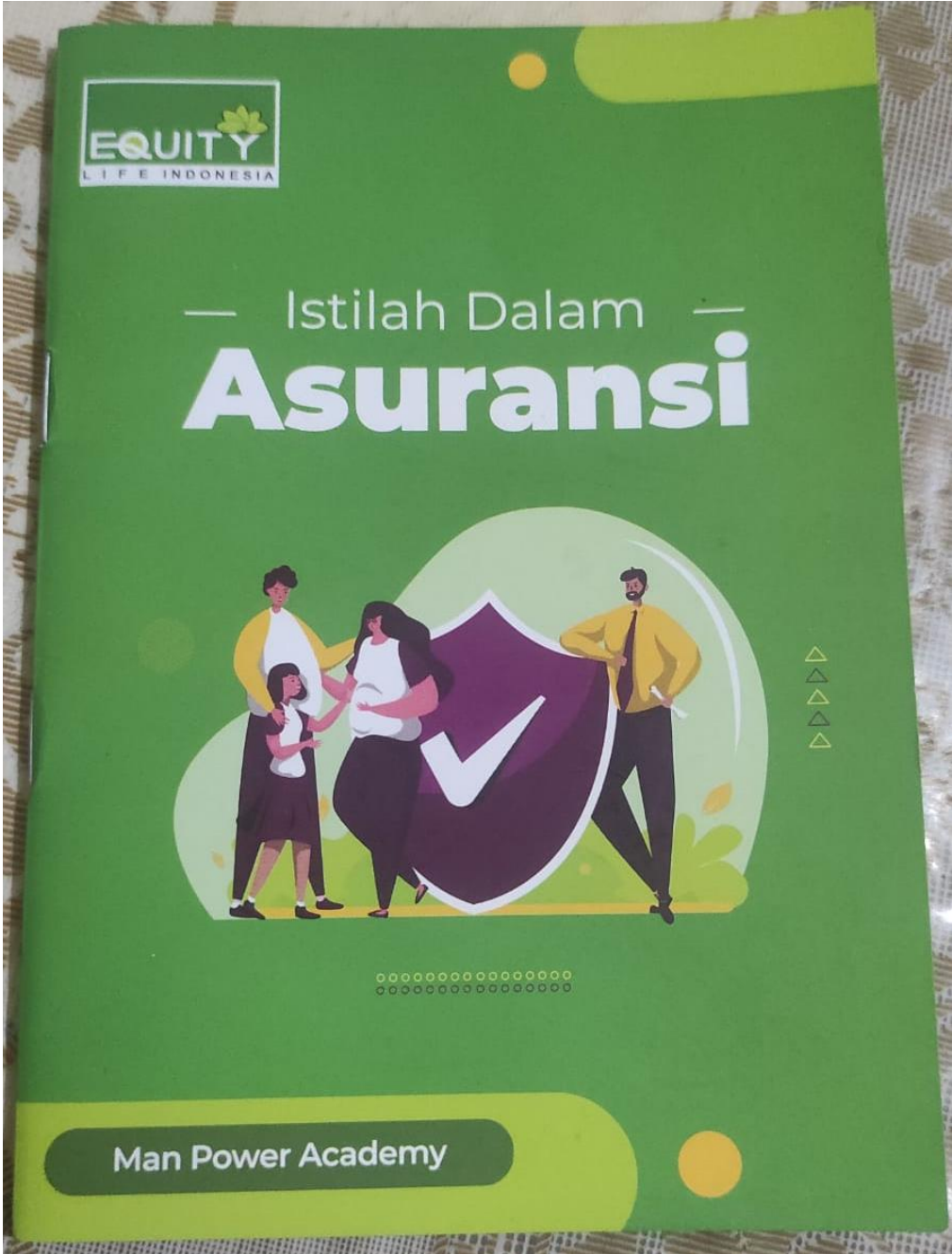
Checklist of the jargon used by insurance consultants at PT. Equity Life Indonesia in Denpasar, Bali

No	Jargons	✓	✗
1.	Acquisition Cost	✓	
2.	Actuarial	✓	
3.	Adjuster		✗
4.	Agent	✓	
5.	Allocation of Investment Funds	✓	
6.	Alteration	✓	
7.	Annualized Premium	✓	
8.	Annuity	✓	
9.	Asset		✗
10.	Assured		✗
11.	At-fault		✗
12.	Basic Life Assurance	✓	
13.	Beneficiary	✓	
14.	Bodily Injury		✗
15.	Carrier		✗
16.	Cash Value	✓	
17.	Claim	✓	
18.	Claimant		✗
19.	Collision		✗
20.	Commercial		✗
21.	Comprehensive		✗
22.	Contestable Period	✓	
23.	Cooling Off Period	✓	
24.	Cost of Insurance	✓	
25.	Cost of Rider	✓	
26.	Damage		
27.	Death Compensation	✓	
28.	Declarations Page		
29.	Effective Date	✓	
30.	Endorsement	✓	
31.	Endowment Life Plan	✓	
32.	Estimate		
33.	Excess Claim	✓	
34.	Exclusion	✓	

35.	First Year Initial Premium	✓	
36.	Free-Lock Period	✓	
37.	Fund Type	✓	
38.	Grace Period	✓	
39.	Group Insurance Submission Letter	✓	
40.	Group Life/Health Insurance Product	✓	
41.	Insurance Benefits	✓	
42.	Insurance Period	✓	
43.	Insured	✓	
44.	Investment Value	✓	
45.	Investment Funds	✓	
46.	Investment-Linked Plan	✓	
47.	Lien Clause	✓	
48.	Life Insurance Submission Letter	✓	
49.	Maturity Date	✓	
50.	Money Loans with Policy Guarantees	✓	
51.	Mortality	✓	
52.	Net Asset Value	✓	
53.	OTC	✓	
54.	Paid-up Value	✓	
55.	Participating Policy	✓	
56.	PAYDI	✓	
57.	Peril		X
58.	Periodic Premium	✓	
59.	Policy	✓	
60.	Policy Administration Fee	✓	
61.	Policy Birthday Anniversary	✓	
62.	Policy Effective Date	✓	
63.	Policy General Provisions	✓	
64.	Policy Holder	✓	
65.	Policy Illustration	✓	
66.	Policy Issue Date	✓	
67.	Policy Jacket		X
68.	Policy Lapse	✓	
69.	Policy Loan	✓	
70.	Policy Special Provisions	✓	
71.	Policy Year	✓	
72.	Pre-Existing Condition	✓	
73.	Premium	✓	

74.	Premium Holiday	✓	
75.	Premium Payment Period	✓	
76.	Provider	✓	
77.	Quote		×
78.	RBC	✓	
79.	Regular Premium Policy	✓	
80.	Reimbursement	✓	
81.	Reinstatement	✓	
82.	Rider	✓	
83.	RIPLAY	✓	
84.	Single Premium	✓	
85.	Single Top-Up	✓	
86.	Sum Assured	✓	
87.	Surrender	✓	
88.	Survival Period	✓	
89.	Switching	✓	
90.	Term Life Plan	✓	
91.	Third Party Administrator	✓	
92.	Umbrella Insurance		×
93.	Underwriter	✓	
94.	Underwriting	✓	
95.	Unit	✓	
96.	Waiting Period	✓	
97.	Welcoming Call	✓	
98.	Whole Life Plan	✓	
99.	Withdrawal	✓	

Appendix 13. Document analysis





AAAAA

1 Actuarial (Aktuaria)

Bidang ilmu yang menerapkan metode matematika, keuangan, dan statistik untuk memperhitungkan tingkat risiko keuangan.

2 Alokasi Dana Investasi

Bagian dari Premi yang dialokasikan untuk investasi.

3 Alteration

Perubahan Polis.

1. Perubahan minor (Perubahan Pemegang Polis/Termaslahat, Perubahan Nama, Perubahan Alamat).
2. Perubahan yang mempengaruhi tingkat risiko pertanggungan.

4 Annualized Premium

Premi yang disetahunkan.

5 Annuity (Anuitas)

Pembayaran berkala dalam periode waktu tertentu sesuai perjanjian.



Latihan Soal Mengenal Asuransi Jiwa

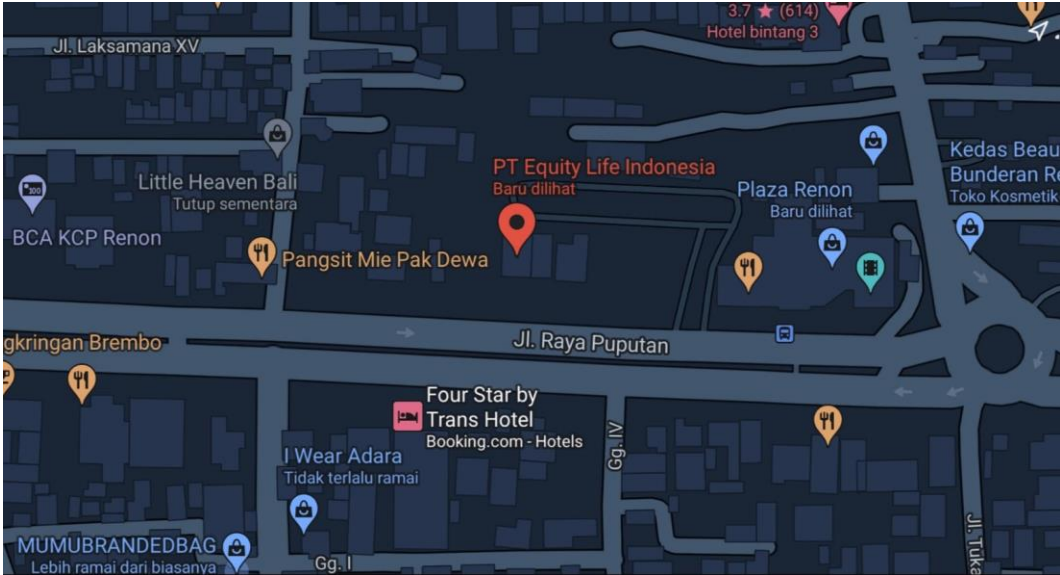
Nomor 2

Latihan soal beserta jawaban ini dibuat untuk kalangan sendiri, dengan tujuan untuk mengenal dan memahami Asuransi Jiwa pada umumnya. Semoga Bermanfaat & Sukses.

S-access

7/1/2011

Appendix 14. Location



Appendix 15. Documentations



