

# InfoCenter

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### A

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*see Health Insurance*

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*see Pensions — Section 401(k) Plans*

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*see Health Insurance — Disability Insurance; Pensions*

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## **Consumer Finances**

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### In-Force Marketing

*see Life Insurance — Marketing — In-Force Clients*

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Austria  
Bangladesh

Belgium  
Bermuda  
Bolivia  
Brazil  
Bulgaria  
Canada  
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China  
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Commonwealth of Independent States (CIS)  
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Costa Rica  
Croatia  
Cyprus  
Czech Republic  
Denmark  
Eastern Europe  
Ecuador  
Egypt  
El Salvador  
European Union (EU)  
Finland  
France  
Germany  
Greece  
Guatemala  
Hong Kong  
Hungary  
India  
Indonesia  
Iran  
Ireland  
Israel  
Italy  
Jamaica  
Japan  
Korea  
Latin America  
Lebanon  
Luxembourg  
Malaysia  
Mauritius  
Mexico  
Middle East  
Morocco  
Nepal  
Netherlands  
New Zealand  
Nigeria  
Norway  
Oman, Sultanate of  
Pacific Rim  
Pakistan  
Panama, Republic of  
Paraguay

Peru  
Philippines  
Poland  
Portugal  
Puerto Rico  
Romania  
Russia  
Saudi Arabia  
Scandinavia  
Singapore  
Slovak Republic  
Slovenia  
South Africa  
Southeast Asia  
Spain  
Sri Lanka  
Sudan  
Sweden  
Switzerland  
Taiwan  
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Turkey  
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- Philanthropy
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- Juvenile
- Limited Assets
- Middle
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- Multicultural
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**Motivation**  
*see also Agents — Attitude and Opinion; Agents — Home Office Relations Awards; Contests and Conventions*

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**Multiple-Line Distribution System**  
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**National Health Insurance\***

**National Service Life Insurance (NSLI)\***  
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**No-Load/Low-Load Policies**  
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**Nonparticipating Insurance**  
*see Life Insurance — Par vs. Nonpar*

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**Nursing Home Care**  
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**125 Plans**  
*see Employee Benefits — Cafeteria Plans*

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*see Agents — Attitude and Opinion; Attitude and Opinion; Electronic Commerce — Attitude and Opinion; Employee Benefits — Attitude and Opinion; Health Insurance — Attitude and Opinion; Internet — Attitude and Opinion; Life Insurance — Attitude and Opinion; Technology — Attitude and Opinion*

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*see Employee Benefits; Group Insurance — Administration*

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*see International Insurance; Markets — Military*

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*see Policy Illustrations*

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*see Personal-Producing General Agents (PPGAs)*

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## Preferred Provider Organizations (PPOs)

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## Premium Collection\*

## Premium Financing

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## Premium Payments and Rates

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## Preneed Funeral Insurance

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## Private Equity

## Private Placements

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Agents *see Agents — Performance*

Companies *see Life Insurance — Statistics*

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Internet *see Internet — Products; see also Electronic Commerce — Products*

## Professional Market

*see Markets — Professional*

## Property-Casualty Insurance

*see also Multiple-Line Distribution System; Cross-Selling*

## Prospecting

Centers of Influence

Database Marketing *see also Life Insurance — Marketing — In-Force Clients*

Direct Mail

Ratios *see Prospecting, pocket insert*

Referred Leads

Seminars

## Public Employees Deferred Compensation

*see Pensions — Section 457 Plans*

## Public Opinion

*see Attitude and Opinion; Electronic Commerce — Attitude and Opinion; Employee Benefits — Attitude and Opinion; Health Insurance — Attitude and Opinion; Internet — Attitude and Opinion; Life*

*Insurance — Attitude and Opinion; Technology — Attitude and Opinion*

## Public Relations

LIFE (Life and Health Insurance Foundation for Education)

## Q

## Quality Business

*see Conservation; Lapse; Persistency*

## R

## Railroad Retirement Act

*see Social Security*

## Rating Services

*see Healthcare Companies — Financial Conditions; Life Insurance Companies — Financial Conditions*

## Real Estate Investment Trusts

## Reappearing Premiums

*see Policy Illustrations*

## Rebating

*see Compensation — Agents — Rebating*

## Recruiting

Agents

Advertising

Centers of Influence

Colleges

Direct Mail

Present Agents

Brokers *see Brokerage Distribution System*

Home Office Employees

Home Office Executives

Managers

Minorities

PPGAs

Women *see also Women Agents*

## Registered Investment Advisors (RIAs)

*see Financial Planners*

## Registered Retirement Savings Plans (RRSPs)

*see International Insurance — Canada — Pensions*

## Reinsurance

## Replacements

*see also Conservation*

## Research

*see Life Insurance — Research\**

## Residual Disability Benefits

*see Group Insurance — Health Insurance — Long-Term Disability*

## Retail Financial Centers

*see also Mass Marketing*

## Retained Asset Accounts

*see Settlement Options — Money Market Accounts*

## Retention

Agents  
Home Office Employees  
Managers

## Retirement

*see also Employee Benefits — Retirement Planning*

## Retirement Income Policies\*

## Retirement Planning

## Return of Premium Policies

*see Savings Accumulation Policies\**

## Reverse Mortgage

## Riders

## Risk Management

Avian Flu  
Hurricane Katrina  
Terrorism

## Risk Selection

*see Underwriting*

## Risk-Based Capital (RBC)

*see Costs — Home Office; Life Insurance Companies — Financial Conditions — Risk-Based Capital*

## Roth 401(k) Plans

*see Pensions — Section 401(k) Plans — Roth 401(k) Plans*

## RRSPs

*see International Insurance — Canada — Pensions*

## Rural Market

*see Markets — Rural*

## S

## Salary Reduction Plans

*see Pensions — Section 401(k) Plans*

## Sales Promotion

## Savings

## Savings Accumulation Policies (Including Coupon Policies)\*

## Savings and Loan Associations

*see also Mortgage Insurance*

## Savings Bank Life Insurance

## Section 419 Plans

*see Employee Benefits — Section 419 Plans*

## Section 412(i) Plans

*see Pensions — Section 412(i) Plans*

## Section 529 Plans

*see Education Insurance*

## Section 125

*see Employee Benefits — Cafeteria Plans*

## Securities

Licensing and Training

## Segregated Funds

*see Pensions — Separate Accounts*

## Selection

Agents  
Managers

## Seminar Selling

*see Prospecting — Seminars*

## Separate Accounts

*see Pensions — Separate Accounts*

## Service Quality

Malcolm Baldrige Award  
*see also Customer Relationship Management*

## Settlement Options

Money Market Accounts

## Seven Pay Life

*see Life Insurance — Taxation; Single Premium Plans*

## Short-Term Disability

*see Group Insurance — Health Insurance — Short-Term Disability*

## Simplified Issue

*see Applications; Guaranteed Issue; Policies — Issuance*

## Simplified Pensions

*see Pensions — Individual Retirement Accounts (IRAs) — Simplified Employee Pension (SEP) Plans*

## Single Premium Plans

*see also Life Insurance — Taxation*

## Single-Parent Family

*see Markets — Single-Parent Family*

## Small Business

*see Markets — Small Business*

## Social Security

## Sole Proprietor Insurance

*see Business Insurance — Sole Proprietorship*

## Solvency

*see Life Insurance Companies — Financial Conditions*

## Split Life\*

## Statistical Methods\*

## Statistics

*see also subheadings under subject, e.g., Life Insurance — Statistics*

### Company Rankings

- Admitted Assets
- Annual National Underwriter
- Asset Distribution
- Assets and Growth (American Banker)
- Average Policy Issued & In-Force
- Canada
- Credit Life
- Fortune
- Fraternals
- Group Life Issued & In-Force
- Growth
- Lapse Ratio
- Money Managers 1995 & 2003
- Mutual Companies
- Net Admitted Assets (American Banker)
- Net Premium
- Ordinary Life Issued & In-Force
- Surplus
- Term Issued & In-Force
- Top Ten – Various Measures
- Total Benefits Paid
- Total Life Issued & In-Force
- Wards Property-Casualty and Life-Health
- World's Top Life Insurance Companies

## Stockbrokers

## Stop-Loss

*see Group Insurance — Self-Insurance*

## Strategic Alliances

Manufacturer-Distributor Relationship

## Structured Settlements

## Substandard Annuities

*see Structured Settlements*

## Substandard Insurance

*see Underwriting – Impaired*

## Succession Planning

*see also Agencies — Succession Planning*

## Supervision of Field by Home Office

*see Home Office — Field Supervision\**

## Surrenders

## Survivors

*see also Beneficiaries; Claims*

## Survivorship Policies

## T

## Target Marketing

*see also types of markets, e.g., Markets — Affluent*

## Target Markets

*see Markets*

## Taxation

*see Agents — Taxation\*; Income Tax; Life Insurance — Taxation; Life Insurance Companies — Taxation; Pensions — Taxation*

## Tax-Deferred Annuities (TDAs)

*see Pensions — Section 403(b) Plans*

## Tax-Sheltered Annuities (TSAs)

*see Pensions — Section 403(b) Plans*

## Technology

- Agents
- Attitudes and Opinion
- Emerging
- Employee Benefits
- Home Office Functions
- Internet *see Internet*
- Statistics
- Year 2000 Problem\*  
*prior to 1996 see Computers and Computer Systems*

## Teleconferencing

## Telemarketing

*see Marketing Techniques — Telemarketing;*  
*see also Contact Centers*

## 1035 Exchanges

*see Replacements*

## Term Insurance

*see also Annuities and Life Insurance*

- Conversions
- Deposit Term\*
- Triple X

## Term vs. Permanent

*see also Blended Products; Life Insurance as an Investment*

## Termination

*see Retention — Agents; Retention — Home Office Employees; Retention — Managers*

## Territorial Analysis

*see Market Research — Territorial Analysis\**

## Third-Party Administrators (TPAs)

*see Group Insurance — Third-Party Administrators*

## Third-Party Marketers (TPMs)

*see Wholesalers*

## Time Management

Agents  
Managers

## Training

*see also Marketing Department — Training Department;  
Multiple-Line Distribution System — Training*

Agents  
Continuing Education  
Precontract  
Retraining  
Schools  
Home Office  
Study Groups

Brokers  
Contact Center Representatives  
Home Office Employees  
Home Office Executives  
Managers  
PPGAs\*

## Training Techniques

## Travel Insurance

## Triple Indemnity

*see Accidental Death and Dismemberment*

## Triple X

*see Life Insurance Companies — Regulations; Term Insurance — Triple X*

## Trusts

*see Insurance Trusts*

## 24-Hour Coverage

*see Group Insurance — Health Insurance — Integrated Disability*

## Twisting

*see Replacements*

## U

## Underwriting

AIDS  
Impaired  
Inspection Reports

Medical Exams  
Nonsmoker Policies  
Preferred  
Terrorism *see Risk Management*  
*prior to 1996 see Risk Selection*

## Unions

## Universal Life Policies

Group Insurance *see Group Insurance — Universal Life*  
Policy Descriptions\*

## Update Programs

*see Policies — Update*

## Urban Market

*see Markets — Urban*

## V

## Vanishing Premiums

*see Policy Illustrations*

## Variable Annuities

*see Annuities — Variable Annuities*

## Variable Life

## Variable Universal Life

*see also Variable Life*

## Viatical Settlements

*see Accelerated Death Benefits — Viatical Settlements*

## Vital Statistics

*see also Population*

## Voluntary Employees' Beneficiary Association (VEBA)

*see Employee Benefits — Voluntary Employees' Beneficiary Association (VEBA)*

## Voluntary Products

*see Worksite Marketing*

## W

## Wash Loans

*see Policy Loans*

## Whole Life Policies

*see also Blended Products; Term vs. Permanent*

## Wholesale Insurance

*see Group Insurance — Affinity*

## Wholesalers

## Wills

## **Women**

*see Markets — Women*

## **Women Agents**

*see also Recruiting — Women*

## **Workers' Compensation**

*see also Group Insurance — Health Insurance —  
Integrated Disability*

## **Worksite Marketing**

## **Y**

## **Young Adults**

*see Education Insurance; Markets — Generation X and Y*

## **Y2K**

*see Technology — Year 2000 Problem\**