

CHINESE-ENGLISH GLOSSARY  
*of*  
LIFE AND HEALTH INSURANCE TERMS

人壽與健康《醫療》保險專有名詞  
【中英對照】

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Edited by  
New York Life Insurance Company

紐約人壽



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The Insurance Dictionary: The A to Z of Life & Health, 3rd edition, by John R. Ingrisano and Corinne M. Ingrisano, Dearborn Financial Publishing, Inc./Chicago

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# 前言

一百五十年來，紐約人壽保險公司一直以客為尊。我們不斷致力推廣人壽保險教育工作，務求大眾對人壽保險的各種功能和好處有更深入的認識。自一八九五年推出金保單 (Golden Policy) 以來，我們所有的保單都以簡潔、易懂的文字來編寫。基於這種傳統，能為大家推出這本〈人壽與健康(醫療)保險專有名詞中英對照〉，我感到莫大的欣喜。

本書包括的主要保險專有名詞和定義，是提供給保險和非保險業的人士作為參考之用。我們希望能藉著編譯此書，為保險專有名詞訂定標準的中文翻譯，從而避免誤導英文原意及不符合美國保險條例的翻譯方法。此書不但有助於欲購買人壽或健康(醫療)保險的人士，亦能使新的保單擁有人更清楚地了解所購保單的內容。

這本由紐約人壽企業副總裁，市場部少數族裔組經理 Max Muñoz (檢定壽險師，檢定財務顧問) 倡議的〈人壽與健康(醫療)保險專有名詞中英對照〉，是一年半來研究、編寫、翻譯和編輯的成果。我們的編譯小組聯同一家著名的翻譯公司 (TransImage International Communications)，經過多番的推敲琢磨，才把英文的保險專有名詞翻譯成中文。在編譯的過程中，我們徵詢了衆多以中文為母語的雙語人士、以及以英文為母語的保險專業人士的意見，務求搜集到最準確和常用的資料。書內所選的定義均為一般業內人士接受，旨在為大眾提供常識性的教育，而並非在法律、會計、投資、市場推廣或其它方面提供專業的建議。如讀者欲得到法律和專家的指導，應向相關的專業人士諮詢。另外，由於中、英文的詞義、含意很多時候並不完全相同，中文的翻譯主要作為參考之用。因此，當中、英文詞義出現分歧時，應以英文版為準。

在保險這個不斷演化的行業中，新名詞的湧現和現有名詞的詞義改變將是必然的現象。故此，我們會盡量定期更新此書的內容。希望大家能在這方面多給予寶貴的意見，讓我們未來的版本更能切合美國華人的保險需要。

我衷心希望，在您購買人壽或健康(醫療)保險，以獲得財務保障時，這本書能成為您方便實用的參考工具。

紐約人壽保險公司資深副總裁，市場部總管  
Richard A. Wecker 〈檢定壽險師〉

## Preface

Throughout our 150 year history, New York Life has always put the interests of our customers first. To better serve our policyowners' needs, we have constantly sought to educate the public on the workings and various benefits of life insurance. Beginning in 1895 with the introduction of the "Golden Policy," all of our insurance policies have been written in clear, plain language. It is in this tradition that it gives me great pleasure to present this Chinese-English Glossary of Life and Health Insurance Terms.

We've compiled this listing of key insurance terms and their definitions to serve as a reference manual for both insurance novices and veterans alike. We hope that the Chinese translations will come to be regarded as the standard for the industry, and help eliminate misleading translations that would not meet U.S. insurance regulations if translated back into English. This glossary will be instrumental in helping individuals who are contemplating the purchase of life and/or health insurance. It will also give new policyowners a better understanding of the insurance policies they have purchased.

The development of this book, initiated by New York Life's Ethnic Markets Manager, CVP Max Muñiz, CLU, ChFC, marks the culmination of one and a half years of research, writing, editing, and translating. A host of bilingual insurance sales and management veterans including those whose primary language is Chinese, as well as English-dominant industry professionals were consulted in the formation of this book. A great deal of care was taken to provide accurate and current information. The ideas and principles discussed within are for general educational purposes only, and reflect the generally accepted definitions. The text is not intended to provide the reader with legal, accounting, investment, marketing, or other types of professional advice. For legal or expert assistance, the services of a competent professional should be sought.

TransImage International Communications, a well respected translation firm, and our Glossary Committee members performed the painstaking task of converting English to Chinese. The Chinese translations are for reference only and in instances of disagreement in meaning, the English definition will prevail.

Insurance is a continuously evolving industry. As ongoing developments bring new terminology and changes in meaning of existing terms to the industry, we will seek to update this manual periodically. We welcome readers' suggestions on these matters so that we can make future editions of this glossary even better and continue to meet the insurance needs of the Chinese-American community.

I hope that you find this book a handy reference tool as you make significant decisions on how to provide for your financial security through the purchase of life and/or health insurance.

Richard A. Wecker, CLU  
Senior Vice President in charge of the Marketing Department  
New York Life Insurance Company

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## 致 謝

我謹代表紐約人壽保險公司向以下的人士和團體致以衷心的謝意。  
這本〈人壽與健康(醫療)保險專有名詞中英對照〉能順利出版，實有賴他們的經驗、指導和才能：

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## TransImage International Communications

本書的來源主要是根據下列的專門書籍：

Glossary of Insurance Terms, 第五版，編輯：Thomas E. Green, CPCU, CLU 與 The Merritt Company 的編輯人員。

The Insurance Dictionary: The A to Z of Life & Health, 第三版，作者：John R. Ingrisano, CLU 與 Corinn M. Ingrisano.

LOMA (Life Office Management Association, Inc.) 's Glossary of Insurance Terms, 一九九二年版，編輯：Nicholas L. Desoutter, FLMI, ACS 與 Kenneth Huggins, FLMI/M.

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紐約人壽保險公司資深副總裁，市場部總管  
Richard A. Wecker (檢定壽險師)



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LOMA (Life Office Management Association, Inc.)'s Glossary of Insurance Terms, 1992 edition, Nicholas L. Desoutter, FLMI, ACS and Kenneth Huggins, FLMI/M, editors

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Richard A. Wecker, CLU  
Senior Vice President in charge of the Marketing Department  
New York Life Insurance Company

# A

## Absolute Assignment 所有權的轉讓

保單擁有人轉讓保單所有的權利給第三者。

Assignment by a policyowner of all control of and rights in the policy to a third party.

## Accelerated Benefits 壽險預賠

壽險保單內的附加條款，容許用壽險保單的人壽賠償金來支付投保人在療養院或護理中心的開支。

Riders on life insurance policies which allow the life insurance policy's death benefits to be used to offset expenses incurred by insured in a convalescent or nursing home facility.

## Accelerated Endowment 加速滿期

一種紅利的選擇，容許用保單內累積的紅利把壽險保單轉成期滿即付壽險，或縮短期滿即付壽險的期限。

A dividend option allowing dividend accumulations to be applied to convert a life insurance policy into an endowment, or to shorten the endowment term.

## Accelerated Option 加速選擇

一種條款，投保人可用壽險合約內累積的紅利和現金值來付清保單的保費，或使保單到期，並轉換成期滿即付壽險繼續投保。

A provision whereby an insured may use accumulated policy dividends and the cash value of a life insurance contract to pay up the policy or to mature it as an endowment.

## Accelerative Endowment 可加速的滿期

一種選擇權，運用壽險保單的紅利來提早期滿即付壽險的到期日。

An option to use life insurance policy dividends to mature a policy as an endowment before the regular maturity date.

## Acceptance

### Acceptance 接受投保

在一般保險業務內，保險申請人收到保險公司發出保單，付了保費，才可視為接受投保。在壽險業內，因為首期保費幾乎都與申請表同時遞繳，所以一旦保險公司發出保單，便可視為接受了投保。

In insurance, acceptance occurs when an applicant for insurance receives his or her policy from the company and, in the case of general insurance, pays the premium. In life insurance, since the initial premium is almost always submitted with the application, issuance of the policy by the company constitutes acceptance.

### Accident 意外

不在計劃之內，沒有意料到和沒有籌劃過，突然在一個確定的地點發生的事件。

An unplanned event, unexpected and undesigned, which occurs suddenly and at a definite place.

### Accidental Death and Dismemberment 意外死亡和殘肢

殘障收入保單的條款列明，如果投保人因意外死亡或失明，或失去雙肢，保單會支付一筆特定的金額，或每週殘障福利的若干倍給投保人。如投保人喪失單眼、單臂、單腿、單手或單足，保單則會支付較低的金額。

A policy or provision in a disability income policy which pays either a specified amount or a multiple of the weekly disability benefit if the insured dies, loses his or her sight, or loses two limbs as the result of an accident. A lesser amount is payable for the loss of one eye, arm, leg, hand, or foot.

### Accidental Death Benefit 意外人壽賠償

一種額外的賠償，金額一般等於保單面額或基本保額，在意外死亡時和其他賠償金同時支付。

An extra benefit which generally equals the face of the contract or principal sum, payable in addition to other benefits in the event of death as the result of an accident.

### Accidental Death Insurance 意外死亡保險

投保人因意外死亡可得到賠償金的保險。通常和殘肢保險合併，統稱為意外死亡和殘肢保險。

A form of insurance that provides payment if the death of the insured results from an accident. It is often combined with dismemberment insurance called Accidental Death and Dismemberment.

### Account Value 累積值

累積值為已繳付的保費總額加利息，減去支出費用、保險成本費用，以及所有附加福利和附加條款的費用。退保費用也自累積值內扣除，以計算保單的貸款額和退保（提款）的現金值。

The accumulation of premium payments with interest, reduced by expense charges, cost of insurance charges, and charges for any supplemental benefits or riders. A surrender charge is applied to the account value to determine the loan and surrender (withdrawal) cash value.

### Accumulated Earnings Tax 公司累積超額盈餘稅

對公司非業務所需而保留的盈餘所作的罰稅。

A tax penalty which is imposed on corporate earnings retained by the corporation for nonbusiness-related needs.

### Accumulation at Interest 累積紅利生息法

一種紅利的選擇方法。累積的紅利可得利息，而利息每年是以最低的保證利率複利計算。

A dividend option where interest is paid on accumulated dividends and compounded annually at a guaranteed minimum interest rate.

### Acquisition Expenses 新合約的費用

公司銷售新保單的費用，包括佣金、審查費和醫療檢查費、管理費和一般行銷費用。這些費用通常超過公司第一年所收的保費。

Expenses incurred by a company in acquiring new business, including commissions, underwriting and medical examination expenses, and administrative and general sales support expenses. These expenses typically exceed the first-year premium received by the company.

## Activities of Daily Living

### Activities of Daily Living 日常生活事項

個人必須能夠自行料理以便獨立生活的基本事項，如能獨自穿衣、進食、維持自制能力、保持衛生和行動正常（與長期護理有關）。

The basic functions an individual must be able to perform on a daily basis to remain independent such as dressing oneself, eating, maintaining continence, maintaining hygiene and moving around (usually associated with long term care).

### Actual Cash Value 現金實值

當產物損失或損壞時，其現金實值相等於將之恢復原狀或換新所需的費用減去折舊率。建築物的現金實值傾向接近市價。

An amount equivalent to the replacement cost of lost or damaged property at the time of the loss, less depreciation. With regard to buildings, there is a tendency for the actual cash value to closely parallel the market value of the property.

### Actuary 精算師

一名受過數學、統計和會計訓練的專家，負責計算保費率、儲備金、紅利和作其他統計上的研究。

A specialist trained in mathematics, statistics, and accounting who is responsible for rate, reserve, and dividend calculations and other statistical studies.

### Adjustable Life Insurance 可調整壽險

一種結合定期壽險和終生壽險的人壽保險，可調整保單面額、保費金額、承保期間和保費繳付期間。

Insurance that combines features of both term and whole life coverage, which allows changes on the policy face amount, the amount of premium, period of protection, and the length of the premium payment period.

### Adjustable Premium 可調整壽險保費

保險公司在保單續約的時候，有權利因投保人的級別，或業務類別而調整保費。

The right of an insurer to change the premium rate on classes of insureds or blocks of business at the time of policy renewal.

### Adult Day Care 成人日間托護中心

可讓需人照顧者繼續住在家中，而其家人仍能在日間工作。當家人或朋友無暇照顧時，中心能提供專業的托護服務（與長期護理有關）。

Centers that can help people to continue to live at home even though loved ones work during the day. They provide a professionally-supervised place for people to stay while their family or friends are unavailable (usually associated with long term care).

### Adverse Selection 反向選擇

對保險公司不利的選擇。帶高風險的人比一般風險的人較有尋求投保及續保的傾向。也是保單擁有人利用保險合約中利己選擇的傾向。

Selection against the company. The tendency of less favorable insurance risks to seek or continue insurance to a greater extent than other risks. Also, the tendency of policyowners to take advantage of favorable options in insurance contracts.

### Age Change 年齡改變

在保險計算法內，個人年齡改變的日期。多數的壽險合約內，年齡改變日期為投保人生日的前或後半年。健康／醫療保險公司常用投保人前一個生日的年齡為準，決定保費率。在年齡改變日，視保險公司設立的保費率結構而定，投保人的年齡可改為前一個生日的年齡，比較近的一個生日的年齡，或下一個生日的年齡。

The date on which a person's age, for insurance purposes, changes. In most life insurance contracts this is the date midway between the insured's natural birth dates. Health insurers frequently use the age of the previous birth

date for rate determinations. On the date of age change, a person's age may change to that of the last birth date, the nearer birth date, or the next birth date, depending upon the way in which the rating structure has been established by that particular insurer.

### Agency 代理機構

1) 一方（業務代表）有權代表另一方（保險公司）處理第三者事務的情況。2) 直屬分區總代理、特別業務代理或分行經理的分銷辦事處。3) 持有至少一家保險公司的代理合約的獨立業務代表所經營的代理機構。

1) A situation wherein one party (an agent) has the power to act for another (an insurance company) in dealing with third parties. 2) A sales office under the direction of either a general agent, a special agent, or a branch manager. 3) An insurance office operated by an independent agent who has an agent's contract with at least one insurance company.

### Agency Contract (or Agreement) 業務代理合約（協議）

經業務代表和保險公司雙方簽署的法律文件，亦指業務代表的合約或分區總代理合約或協議。

A legal document containing the terms of the contract between the agent and insurance company, signed by both parties. Also called **Agent's Contract** or **General Agent's Contract** or **Agreement**.

### Agent 業務代表

代表保險公司推銷、協商或使保險合約生效的人。業務代表的各種執行功能、權力、義務以及保險公司對業務代表的義務，均受業務代理合約內容、成文法和習慣法所約束。

One who solicits, negotiates, or effects contracts of insurance on behalf of an insurer. The agent's right to exercise various functions, his or her authority, and his or her obligation and the obligations of the insurer to the agent are subject to the terms of the agency contract with the insurer, to statutory law, and to common law.



### Aggregate Indemnity 補償總額

索賠者因任何種類的殘障，在任何殘障期內或根據保單總計可獲得的最高金額。

A maximum dollar amount that may be collected by the claimant for any disability, for any period of disability, or under the policy as a whole.

### Aggregate Limit 最高補償限額

一般應用於責任保險，不論個別意外發生次數，投保人在特定時期內，通常為合約時期內所得的最高承保金額。

Usually refers to liability insurance and indicates the amount of coverage that the insured has under the contract for a specific period of time, usually the contract period, no matter how many separate accidents may occur.

### Allied Health Personnel 醫護人員

亦稱醫療助理，協助處理通常由內科、眼科、牙科、足部矯正、護理和骨科矯正專業人員負責的事宜。

Health personnel who perform duties which would otherwise have to be performed by physicians, optometrists, dentists, podiatrists, nurses, and chiropractors. Also called **Paramedical Personnel**.

### Allocated Benefits 定項福利支付

有特定用途的核准支付款項，每種均有特定上限。譬如在醫院保單中，對於X光、藥物、包紮用品及其他指定費用，都可以有設定的福利。

Payments authorized for specific purposes with a maximum specified for each. In hospital policies, for instance, there may be scheduled benefits for Xrays, drugs, dressings, and other specified expenses.

### Allowable Charge 開支限額

實際收費、慣例收費與普通收費三項中的最低一項。聯邦醫療保險B項付款是根據該金額而定。

The lesser of the actual charge, the customary charge, and the prevailing charge. It is the amount on which Medicare will base its Part B payment.

## Allowable Costs

Allowable Costs 核准收費

符合承保開支條件的收費。

Charges which qualify as covered expenses.

Ambiguity 語義不清

保單上的用字或名詞，字義不清或可容多種解釋，均屬語義不清。因為合約為保險公司所擬，投保人必須遵從，所以若保單上語義不清，根據法律常例會對保險公司不利，而有利於投保人。合約上語義不清，是保險公司的責任。

Terms or words in an insurance policy which make the meaning unclear or which can be interpreted in more than one way. The general rule of law is that any ambiguity in the policy is construed against the insurer and in favor of the insured. This is because the contract is one of adhesion; that is, the insured must adhere to what the insurer has written. If the insurer does not make its contract clear, it is responsible.

Amendment 保單修改附文

更正或改寫保單正本的正式文件。

A formal document which corrects or revises an insurance master policy.

American College 美國壽險學院

成立於一九二七年，是一所課程和學位被認可的非營利獨立機構。該學院為有志在財務服務方面尋求事業發展的人士，提供專業證書及研究院程度的函授教育課程。學院提供的課程如下：所羅門·休柏那學校——管理檢定壽險師(CLU)和檢定財務顧問(ChFC)的專業頭銜學術課程。

財務服務研究院——管理財務理學碩士(MSFS)學位的全部課程。MSFS課程是為欲以最豐富的专业知識和實際經驗來服務客戶的財務服務專業人士而設。另外，財務服務研究院亦為學員提供不同種類的證書課程。

李察·艾爾文管理研究院——提供管理理學碩士(MSM)學位課程。該課程著重建立學員的領導才能和在管理各個方面所需的知識。

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