

# Basics Of Life Insurance

1. Babylon Traders had agreement to pay extra to the lenders to write off the loans, in case a shipment has been lost. These were called
2. First Non Life Insurance Company
3. Before this 170 Life insurance company and 75 provident fund societies were present.
4. Malhotra Committee set up
5. Risk Avoidance , Risk retention , Risk reduction and control , Risk Financing
6. Insurance refers to protection against an event that MIGHT happen
7. Assurance refers to Protection against an event that WILL happen
8. [http://www.policyholder.gov.in/Integrated\\_Grievance\\_Management.aspx](http://www.policyholder.gov.in/Integrated_Grievance_Management.aspx)
9. as a mediator/counselor by mutual agreement of the insured and the insurer
10. Ombudsman can take complaint up to Rs. ----. Ombudsman has to provide Recommendations within 1 month, and the copies of the same have to send to both the parties. If the dispute is not settled then Ombudsman will pass an Award to the insured within 3 months from the date of complaint
11. Measure for determining the how much insurance is needed by an individual. HLV concept was developed almost 70 years ago by Prof. ----
12. Measure for determining the how much insurance is needed by an individual. .... concept was developed almost 70 years ago by Prof. Hubener
13. Annual earnings –spending on self/rate of interest= Net earnings /rate of interest. Illustration
14. 1. Dying too early 2. Living with disability 3. Living too long
15. The probability of death in a particular age group in a specified time period
16. The Premiums collected in early years of the contract are held in trust by the insurance company for the benefit of its policyholders is called Reserves. An insurance company keeps this reserve to meet the future obligations of the insurer.
17. The excess amount also creates a fund known as the "Life Fund". Life insurers invest this fund and earn an interest.
18. It is contract between the Insurer (Company) and the Policyholder (Insured).

- A. Assurance
- B. HLV formula
- C. Life Insurance Contract
- D. IGMS
- E. Insurance
- F. Ombudsman
- G. LIC
- H. Typical Risks faced by people
- I. Mortality
- J. 20 Lakhs
- K. HLV
- L. BOTTOMRY LOAN
- M. Hubener
- N. Life Fund
- O. Risk Management Techniques
- P. Diversification
- Q. 1993
- R. Reserve

# Life Insurance Exam Study Guide

**J. Davis**



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