

# Basics Of Life Insurance

1. Babylon Traders had agreement to pay extra to the lenders to write of 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

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## Table of Contents Life Insurance Exam Study Guide

1. Understanding the eBook Life Insurance Exam Study Guide
  - The Rise of Digital Reading Life Insurance Exam Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Life Insurance Exam Study Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in a Life Insurance Exam Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Life Insurance Exam Study Guide
  - Personalized Recommendations
  - Life Insurance Exam Study Guide User Reviews and Ratings
  - Life Insurance Exam Study Guide and Bestseller Lists
5. Accessing Life Insurance Exam Study Guide Free and Paid eBooks
  - Life Insurance Exam Study Guide Public Domain eBooks
  - Life Insurance Exam Study Guide eBook Subscription Services
  - Life Insurance Exam Study Guide Budget-Friendly Options
6. Navigating Life Insurance Exam Study Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Life Insurance Exam Study Guide Compatibility with Devices
  - Life Insurance Exam Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Life Insurance Exam Study Guide
  - Highlighting and Note-Taking Life Insurance Exam Study Guide
  - Interactive Elements Life Insurance Exam Study Guide
8. Staying Engaged with Life Insurance Exam Study Guide

- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Life Insurance Exam Study Guide
9. Balancing eBooks and Physical Books Life Insurance Exam Study Guide
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Life Insurance Exam Study Guide
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Life Insurance Exam Study Guide
- Setting Reading Goals Life Insurance Exam Study Guide
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Life Insurance Exam Study Guide
- Fact-Checking eBook Content of Life Insurance Exam Study Guide
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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