

IC 01 PRINCIPLES OF INSURANCE

(Revised Edition: 2010)

Objectives

This course intends to provide a basic understanding of the insurance mechanism. It explains the concept of insurance and how it is used to cover risk. How insurance is transacted as a business and how the insurance market operates are also explained. The relationship between insurers and their customers and the importance of insurance contracts are discussed. Some commonly used insurance terms are also listed out. An overview of major life insurance and general insurance products is included as well.

Contents

Chapter 1: Risk Management: Provides an understanding of risk management - different types of risks - actual and consequential losses – management of risks – loss minimization techniques.

Chapter 2: The Concept of Insurance and its Evolution: The basics and nature of insurance – evolution and nature of insurance - how insurance operates today – different classes of insurance – importance of insurance - how insurance takes care of unexpected eventualities.

Chapter 3: The Business of Insurance: Management of risk by individuals – management of risk by insurers – fixing of premiums – reinsurance and its importance for insurers - role of insurance in economic development and social security - contribution of insurance to the society.

Chapter 4: The Insurance Market: The various constituents of the insurance market – operations of insurance companies - operations of intermediaries – specialist insurance companies – insurance specialists - the role of regulators – other bodies connected with insurance.

Chapter 5: Insurance Customers: Understanding insurance customers – different customer needs - importance of customers – customer mindsets - customer satisfaction - customer behavior at purchase point - customer behavior when claim occurs - importance of ethical behavior.

Chapter 6: The Insurance Contract: Terms of an insurance contract - principles which form the foundation of insurance - significance of the principle of insurable interest – the principle of indemnity - the principle of subrogation - the principle of contribution – disclosure of all relevant information - principle of utmost good faith - the relevance of proximate cause - the insurance contract.

Chapter 7: Insurance Terminology: Common terms used in insurance - terms common to both life and non-life insurance - terms are specific to life and non-life insurance – how insurance terms are used.

Chapter 8: Life Insurance products: The risk of dying early – the risk of living too long - different products offered by life insurers - term plans - pure endowment plans - combinations of plans - traditional products - linked policies - features of annuities and group policies.

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Guillaume Favre



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Table of Contents Ic 01 Principles Of Insurance Objectives Contents

1. Understanding the eBook Ic 01 Principles Of Insurance Objectives Contents
 - The Rise of Digital Reading Ic 01 Principles Of Insurance Objectives Contents
 - Advantages of eBooks Over Traditional Books
2. Identifying Ic 01 Principles Of Insurance Objectives Contents
 - 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 an Ic 01 Principles Of Insurance Objectives Contents
 - User-Friendly Interface
4. Exploring eBook Recommendations from Ic 01 Principles Of Insurance Objectives Contents
 - Personalized Recommendations
 - Ic 01 Principles Of Insurance Objectives Contents User Reviews and Ratings
 - Ic 01 Principles Of Insurance Objectives Contents and Bestseller Lists
5. Accessing Ic 01 Principles Of Insurance Objectives Contents Free and Paid eBooks
 - Ic 01 Principles Of Insurance Objectives Contents Public Domain eBooks
 - Ic 01 Principles Of Insurance Objectives Contents eBook Subscription Services
 - Ic 01 Principles Of Insurance Objectives Contents Budget-Friendly Options
6. Navigating Ic 01 Principles Of Insurance Objectives Contents eBook Formats

- ePub, PDF, MOBI, and More
 - Ic 01 Principles Of Insurance Objectives Contents Compatibility with Devices
 - Ic 01 Principles Of Insurance Objectives Contents Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Ic 01 Principles Of Insurance Objectives Contents
 - Highlighting and Note-Taking Ic 01 Principles Of Insurance Objectives Contents
 - Interactive Elements Ic 01 Principles Of Insurance Objectives Contents
 8. Staying Engaged with Ic 01 Principles Of Insurance Objectives Contents
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Ic 01 Principles Of Insurance Objectives Contents
 9. Balancing eBooks and Physical Books Ic 01 Principles Of Insurance Objectives Contents
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Ic 01 Principles Of Insurance Objectives Contents
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Ic 01 Principles Of Insurance Objectives Contents
 - Setting Reading Goals Ic 01 Principles Of Insurance Objectives Contents
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Ic 01 Principles Of Insurance Objectives Contents
 - Fact-Checking eBook Content of Ic 01 Principles Of Insurance Objectives Contents
 - 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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