IC 01 PRINCIPLES OF INSURANCE
(Revised Syllabus, 2009)

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 secure risk. Most important to understand as a business and how the insurance market operates and also explained. The relationship between insurer and their customers and the importance of insurance contracts are discussed. Some commonly used insurance terms and also listed out. An overview of major life insurance and general insurance products is included as well.

Contents

Chapter 1: Risk Management: Principles and understanding of risk management – different types of risks – actual and contemplated losses – management of risks – loss administration techniques.

Chapter 2: The Concept of Insurance and its Evolution: The basics and history of insurance – evolution and nature of insurance – how insurance operations today – different classes of insurance – importance of insurance – how insurance helps case of unexpected circumstances.

Chapter 3: The Business of Insurance: Management of risk by individuals – management of risk by insurers – pooling of perils – insurance and its importance for insurers – role of insurance in economic development and social security – contributions of insurance to the society.

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

Chapter 5: Insurance Customers: Understanding insurance customers – different customer needs – importance of customers – customers' attitudes – customer satisfaction – customer behaviour as purchase power – customer behaviour when claim occurs – importance of individual behaviour.

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 – disclosures of all relevant information – principle of utmost good faith – the relevance of proximate cause – the insurance contract.

Chapter 7: Insurance Formulations: Common forms used in insurance – forms commonly for both life and non-life insurance – forms specific for life and non-life insurance – New insurance forms also issued.

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 – basical policies – features of annuities and group policies.

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Anthony S. Fauci

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