

EC 40: PRINCIPLES OF INSURANCE

(Revised Edition, 2009)

Objectives

This course intends to provide a basic understanding of the insurance institutions. It explains the concept of insurance and how it is used to cover risk. Basic insurance is introduced 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 conceptual losses – management of risks – loss-minimization techniques.

Chapter 2: The Concept of Insurance and its Evolution: The history and theory of insurance – evolution and nature of insurance – how insurance operates today – different classes of insurance – importance of insurance – how insurance helps cope off unexpected circumstances.

Chapter 3: The Business of Insurance: Management of risk by individuals – management of risk by insurers – listing of products – 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 components of the insurance market – operations of insurance companies – operations of reinsurers – specialist insurance companies – insurance operations – the role of regulators – other bodies connected with insurance.

Chapter 5: Insurance Contracts: Understanding insurance contracts – different customer needs – importance of contracts – contract elements – contract satisfaction – customer behaviour at purchase point – customer behaviour when claim occurs – importance of ethical 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 – 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 works the way.

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 individual and group policies.

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Clifford Lane



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Indiana Administrative Code ,1984 **The Bookman's Index** ,1923 The JCT Intermediate Building Contracts 2005
David Chappell,2008-04-15 The 2005 version of the JCT Intermediate Building Contract has introduced a very different
looking contract format and a number of changes to contract conditions A completely new Intermediate Building Contract
with Contractor s Design has also been issued This well established guide which has been thoroughly updated looks at the
changes and key aspects of both forms and takes account of new case law since the last edition of the book published in 1999
It also discusses the new subcontract agreements A New English Dictionary on Historical Principles: part 1. C-Comm
(1893) James Augustus Henry Murray,1893 Resources in Education ,1991-04 The Post Magazine and Insurance
Monitor ,1927 **Subject Catalog of the Institute of Governmental Studies Library, University of California,**
Berkeley University of California, Berkeley. Institute of Governmental Studies. Library,1971 *The Office Economist* ,1925
Chemical Engineering Catalog ,1920 **Justice of the Peace and Local Government Review** ,1922 **Universal**
Dictionary of the English Language Robert Hunter,1899 **The Weekly Underwriter** ,1926 **Lloyd's**
Encyclopaedic Dictionary ,1895 **The Encyclopaedic dictionary; a new, practical and exhaustive work of**
reference to all the words in the English language, with a full account of their origin, meaning, pronunciation,
history and use Robert Hunter,1894 **The Encyclopaedic Dictionary** ,1885 The Modern Eclectic Dictionary of the
English Language Robert Hunter,Charles Morris,1904 **The encyclopædic dictionary** Robert Hunter,1903 *Universal*
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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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