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IC 11 - PRACTICE OF GENERAL INSURANCE

(Revised Edition: 2011)

Objectives:

This course primarily deals with practical aspects of General insurance within the framework of prevailing legislation and aims at familiarizing the reader with the market structure, procedures and practices, coverages under various insurance policies, underwriting practices, claims management, accounting, investments and customer service.

Contents:

Chapter 1: Introduction to General Insurance: Introduction of Indian Insurance Market – Structure, Classification, Salient features of Indian general insurance market – Development of international insurance market – Global relationship – Types of roles in insurance industry – Regulator - insurer – Reinsurer & Retrocessionaire - Insured – Intermediary – Ancillary role

Chapter 2: Policy Documents and forms: Insurance contract & elements – Components of an insurance policy - Interpretation of policies – Contents of insurance proposal form - Certificate of Insurance – Claim forms

Chapter 3: General Insurance Products - Part 1 (Fire & Marine Insurance): Fire insurance Coverage – Exclusions – Conditions of fire insurance policy – Coverage under special policies - Marine insurance Coverage –Marine insurance Act 1938 - Types of marine insurance policy - Marine hull policy

Chapter 4: General insurance Products – Part 2 (Motor Liability, Personal Accident and Specialty): Motor insurance policy – Important documents – Types of policies – Liability – Motor claims & procedures - Legal Liability policy - Public & Product Liability insurances - Personal Accident insurance – health insurance

Chapter 5: General insurance Products – Part 3 (Engineering & other Insurances): Classes of Engineering insurance - Burglary insurance – Baggage insurance – Fidelity Guarantee insurance – Jeweller’s Block insurance – Crime insurance – Aviation insurance – Satellite insurance –Oil & energy risks insurance – Micro insurance

Chapter 6: Underwriting: Concept and process of underwriting - Risk Management – Types of reinsurance – Method of reinsurance - Insurer’s role in risk management – Risk evaluation - Documentation procedure

Chapter 7: Ratings & Premium : Premium – Claims trends and factors – Burning cost method – Accuracy and reliability of outstanding claims reserves – Details of Soft market and Hard market - Bonus/Malus – Claims cost -

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