

**GENERAL INSURANCE-SYLLABUS**

Ch No.	Chapter Name
1	<ul style="list-style-type: none"> ➤ INTRODUCTION TO INSURANCE <ul style="list-style-type: none"> • What is Insurance? • Purpose and Need of Insurance • How Insurance Works • The Business of Insurance – Pooling of Risks & Resources • Insurance as a Social Security Tool • Role of Insurance in Economic Development
2	<ul style="list-style-type: none"> ➤ FUNDAMENTALS / PRINCIPLES OF GENERAL INSURANCE <ul style="list-style-type: none"> • Contract of Insurance • Condition necessary for a contract • Contractual Duty • Contribution under Policy conditions
3	<ul style="list-style-type: none"> ➤ INSURANCE DOCUMENTS <ul style="list-style-type: none"> • Proposal Forms • Policy Forms • Cover Notes • Certificate of Insurance • Endorsements • Renewal Notice • Other Insurance Documents
4	<ul style="list-style-type: none"> ➤ THEORY AND PRACTICE OF RATING <ul style="list-style-type: none"> • Basis of Rate Making • Tariffs • Market Agreements • Role of the T.A.C.
5	<ul style="list-style-type: none"> ➤ LEGISLATIVE AND REGULATORY MATTERS <ul style="list-style-type: none"> • Insurance Act, 1938 • The Insurance (Amendment) Act, 2002 • General Insurance Business (Nationalization) Amendment Act, 2002 • I.R.D.A. Regulations, 2002
6	<ul style="list-style-type: none"> ➤ FIRE INSURANCE <ul style="list-style-type: none"> • The Standard Fire & Special Perils Policy • Terrorism Cover • Tariff System • Special Policies
7	<ul style="list-style-type: none"> ➤ MARINE INSURANCE <ul style="list-style-type: none"> • Marine Policies • Duration of cover • Claims

**GENERAL INSURANCE-SYLLABUS**

Ch No.	Chapter Name
8	<ul style="list-style-type: none"> ➤ MOTOR INSURANCE <ul style="list-style-type: none"> • Motor Vehicles Act, 1988 • Personal Accident Cover for Owner-Driver • Theft Claims
9	<ul style="list-style-type: none"> ➤ PERSONAL ACCIDENT I NSURANCE <ul style="list-style-type: none"> • Types of Disablement • Claims • Extended coverage
10	<ul style="list-style-type: none"> ➤ HEALTH INSURANCE <ul style="list-style-type: none"> • Mediclaim Policy (Individual) • Domiciliary Hospitalisation Benefit • Bhavishya Arogya Policy
11	<ul style="list-style-type: none"> ➤ LIABILITY INSURANCE <ul style="list-style-type: none"> • Compulsory public liability Policy • Products liability Policy • Employer Liability Policy
12	<ul style="list-style-type: none"> ➤ ENGINEERING INSURANCE <ul style="list-style-type: none"> • Contractors All Risks (C.A.R.) Policy. • Marine-Cum-Erection (MCE) Policy. • Machinery loss of Profits (MLOP) Policy • Advance Loss of Profits (Alop) Policy • Electronic Equipment Policy
13	<ul style="list-style-type: none"> ➤ MISCELLANEOUS INSURANCE-1 <ul style="list-style-type: none"> • Burglary Insurance • Baggage Insurance • Fidelity Insurance • Television Insurance • Householders Insurance • Shopkeepers Insurance
14	<ul style="list-style-type: none"> ➤ MISCELLANEOUS INSURANCE-2 <ul style="list-style-type: none"> • Banker's Insurance Policies • Jeweller's Block Policies • Sport Insurance • Special contingency Policy
15	<ul style="list-style-type: none"> ➤ CLAIMS <ul style="list-style-type: none"> • Legal Aspects • Surveyors and Loss Assessors • Claims documents • Loss Minimization

**GENERAL INSURANCE-SYLLABUS**

Ch No.	Chapter Name
16	<ul style="list-style-type: none"> ➤ RURAL INSURANCES <ul style="list-style-type: none"> • Rural policies • The Role of government • Cattle insurance • Poultry Insurance • Inland Fish Insurance Schemes • Agricultural Pump Set Policy • Hut Insurance
17	<ul style="list-style-type: none"> ➤ OBLIGATIONS OF INSURERS TO THE SOCIAL SECTOR <ul style="list-style-type: none"> • Definition of Social Sector • Nature and levels of indemnity
18	<ul style="list-style-type: none"> ➤ RISK MANAGEMENT <p>Risk management is a new managerial discipline which has become a part of business management in many corporate firms.</p> <ul style="list-style-type: none"> • Risk identification • Risk evaluation • Risk Avoidance • Implementation • Review of results
19	<ul style="list-style-type: none"> ➤ PERSONAL DEVELOPMENT <ul style="list-style-type: none"> • Product knowledge • Customer orientation • Business target • Personal growth • Records and review
20	<ul style="list-style-type: none"> ➤ BEHAVIOURAL ASPECTS <ul style="list-style-type: none"> • Motivation • Moral • Communication skills • Persuasive skills • Analytical Liability • Behaviour with others
21	<ul style="list-style-type: none"> ➤ MISCELLANEOUS MATTERS
22	<ul style="list-style-type: none"> ➤ FUNDAMENTALS OF AGENCY LAW <ul style="list-style-type: none"> • Definition of an Agent • Insurance Agent under Insurance Act 1938 • What is Bancassurance



GENERAL INSURANCE-SYLLABUS

Ch No.	Chapter Name
23	<p>➤ PROCEDURE FOR BECOMING AN AGENT</p> <ul style="list-style-type: none">• IRDA (Licensing of Insurance Agent) Regulations 2000• Prerequisite for obtaining a licence
24	<p>➤ FUNCTIONS OF THE AGENT</p> <ul style="list-style-type: none">• Proposal and other forms.
25	<p>➤ ORGANIZATIONS</p>
26	<p>➤ SALESMANSHIP</p>
27	<p>➤ INFORMATION TECHNOLOGY</p> <ul style="list-style-type: none">• Intranet and Internet• Benefits to Policy• Benefits to Policy holders/prospects