Insurance II
(Principles and Practice) 100
Marks-75 Lectures

UNIT I Claim management (25 marks-20 lectures) Life insurance-maturity and death claims in detail. meaning of grace days, nomination, assignment, surrender value. General Insurance- claim procedure for general insurance. procedure for claims in fire, marine and motor vehicle insurance. role of surveyor. UNIT II Insurance agents (25 marks-18 lectures) Definition of an agent, agents regulations, procedure for becoming an agent, functions of an agent, methods of remunerating agents, agency as a profession, insurance ethics, prerequisites for agents success, responsibilities of an agent.
UNIT III Insurance marketing (25 marks-18 lectures) Meaning, features, insurance marketing mix, scope of insurance marketing, Reasons for success of Insurance Companies in general. Distribution Channels(traditional and modern), Marketing Strategies of insurance companies ,
UNIT IV Emerging concepts in insurance industry (25 marks-19 lectures) Rural Insurance: Need and potential for Rural Insurance different rural insurance policies only objectives and benefits/schemes-Aqua Culture, Cattle, Failed Well, Farmers Package, Fish, Floriculture, Horticulture and Poultry insurance. Reinsurance, Double Insurance, Banc assurance, E-insurance-meaning, features and advantages

Books for Study and Reference: