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UNIT-II

Life Insurance -Concept; Public and Pvt. Sector companies in India - their products, schemes and plans; LIC Act 1956-An overview. General Insurance - Concept, Types; Public and Pvt. Sector companies in India - their products, schemes and plans. Motor Insurance and Health Insurance in India.

UNIT-III

Bases and mechanism for Insurance Premium calculation; Distribution channel in Insurance-Introduction, Individual Agents-Appointment, functions, code of conduct and remuneration; Claims settlement in Life Insurance and General Insurance.

UNIT-IV

Risk and its Management: Objectives of Risk Management, Risk Identification and Measurement, Risk Pooling Arrangements and Diversifications, Process of Risk Management. Risk Management and Shareholder's Wealth. Risk Pricing. Process of Risk Control, Loss Prevention, Techniques of Risk Retention and Reduction.