

Be A Prudent Investor

Basics of Insurance

What is Insurance?

1. Insurance is a financial product that reduces or eliminates the cost of probable loss of life or some asset.
2. Insurance is a risk transfer tool. By taking an insurance policy, you transfer risk to insurance company.
3. Insurance company assumes risk against premium paid by many persons.
4. Insurance company pays to those who actually suffer the loss and claim.

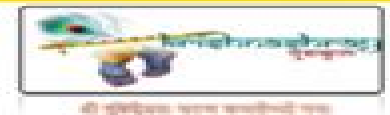


Why Insurance?

Insurance does not reduce the probability of occurrence of adverse events



Certain insurance are mandatory, e.g. motor insurance



Fundamentals Of Insurance Fundamentals Of Insurance

LP Steffe



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