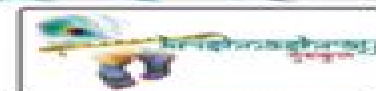


Be A Prudent Investor

## 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.



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### Why Insurance?

Insurance does not reduce the probability of occurrence of adverse events



Certain insurance are mandatory, e.g. motor insurance



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# Fundamentals Of Insurance Fundamentals Of Insurance

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Human life in all its manifestations has immeasurable social and economic value Since ancient times human beings have tried to put in place systems to sustain and flourish in the face of adversity In modern times life insurance is one such financial arrangement that provides social and economic security to individuals and to the communities Awareness of the basic features and categories of insurance is important in today's life insurance market where all companies are offering a number of innovative products with multiple features Divided into three parts this book incorporates the basics of life insurance risk management and health and micro insurance in detail Part I Concepts Principles and Processes systematically defines life insurance its legal contract and characteristics marketing and distribution processes involved and the future trends Part II Risk Management Underwriting Reinsurance and Claims explicates the importance of risk management the process of underwriting and the types and concepts of reinsurance and claims Part III Employee Benefits Pensions Annuities Micro insurance and Health Insurance covers allied topics such as pension products micro insurance and health insurance which are increasingly becoming important for the industry for both the social and commercial perspectives

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