

BC 401 PRINCIPLES OF INSURANCE

2019/2020 Edition

Objectives

This course intends to provide a basic understanding of the insurance institutions. It explains the concept of insurance and how it is used to cover risk. How insurance is structured as a business and how the insurance market operates are also explained. The relationship between insurers and their customers and the importance of insurance contracts are discussed. Some commonly used insurance terms are also listed out. An overview of major life insurance and general insurance products is included as well.

Contents

Chapter 1: Risk Management: Provides an understanding of risk management – different types of risk – actual and conceptual losses – management of risks – non-administrative techniques.

Chapter 2: The Concept of Insurance and its Evolution: The basic and early of insurance – evolution and nature of insurance – some insurance systems today – different classes of insurance – importance of insurance – some insurance risks and off-balance sheet activities.

Chapter 3: The Structure of Insurance: Management of risk by individuals – management of risk by insurers – rating of premiums – insurance and its importance for insurers – role of insurance in economic development and social security – contribution of insurance to the society.

Chapter 4: The Insurance Market: The various components of the insurance market – operations of insurance companies – operations of intermediaries – specialized insurance companies – insurance operations – the role of regulators – other bodies connected with insurance.

Chapter 5: Insurance Contracts: Understanding insurance contracts – different product needs – importance of contracts – contract elements – contract conditions – problems related to purchase point – consumer behavior when about contracts – importance of ethical behavior.

Chapter 6: The Insurance Contract: Terms of an insurance contract – principles which form the foundation of insurance – significance of the principle of insurable interest – the principle of indemnity – the principle of subrogation – the principle of contribution – the terms of all relevant insurances – principle of utmost good faith – the relevance of proximate cause – the insurance contract.

Chapter 7: Insurance: Periodicities: Contract terms used in insurance – terms common to both life and non-life insurance – terms are specific to life and non-life insurance – some insurance terms are used.

Chapter 8: Life Insurance products: The risk of dying early – the risk of living too long – different products offered by life insurers – term plans – pure endowment plans – combinations of plans – traditional products – linked policies – features of premium and group policies.

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Katrin Zwirgmaier



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