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IC 01 Principles of Insurance (Second Edition: January ...

IC 01 PRINCIPLES OF INSURANCE

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(Revised Edition: 2010) Objectives This course intends to provide a basic understanding of the insurance mechanism. It explains the concept of insurance and how it is used to cover risk. How insurance is transacted as a business and how the insurance market operates are also explained.

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IC 01 - Principles of Insurance - Model Questions I. Select the appropriate answer to complete the sentence (Checking learning - Direct) i. Insurance works on the principle of: a. Sharing of losses b. Probabilities c. Large numbers d. Randomness e. All of the above Ans: e. All of the above. ii. Insurance helps to: a.

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which is regulated by IRDA ... An

insurance broker is an individual, a

company, a society or a firm, ...

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an outcome that may result to a loss. Risk assessment must be a holistic which identifies the possible losses due to exposed perils. Peril is the event or incident that causes the loss. Peril differs in frequency and severity.

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