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Ic 01 Principles Of Insurance

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IC 01 PRINCIPLES OF INSURANCE (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.

IC 01 PRINCIPLES OF INSURANCE Objectives Contents

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.

IC 01 - Fundamentals of Insurance

1. Insurance is a method of sharing the losses of a 'few' by the 'many' 2. Insurance is a method of transferring the risk of an individual to a group of individuals. a) Only Statement 1 b) Only Statement 2 c) Both Statement d) Neither of the Statements

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§1.1 ELEMENTS OF AN INSURANCE CONTRACT A valid insurance contract requires both an offer and an acceptance. A blank application provided to the potential insured is typically not considered an offer; but once the application is completed and returned to the insurer, it becomes an offer for an insurance contract.

Chapter 1 GENERAL PRINCIPLES OF INSURANCE

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