SARDAR PATEL UNIVERSITY

Programme: BCOM Semester: IV

Syllabus with effect from: NOVEMBER 2012

Paper Code: UB04ECOM16	Total Credit: 3
Title Of Paper: Principles and Practice of General Insurance	Total Credit: 5

Unit	Description in detail	Weighting (%)
1	Introduction to General Insurance	25 %
	Principles of General Insurance	
	Classification of various types of General Insurance	
	Difference between Life and General Insurance	
	Laws under General Insurance business	
2	General Insurance in India	25 %
	Environment of General Insurance	
	Underwriting Experiences	
	Investment Income – Actuary	
	Growth and Market share of General Insurance	
	Reinsurance	
3	Health Insurance and Accident Insurance	25 %
	Environment and Product Design	
	Mediclaim Insurance Policy – Features, Conditions, Exclusions	
	Overseas Mediclaim Policy	
	Health Insurance in India and its Prospects	
	Personal Accident Insurance	
4	Miscellaneous Insurance	25 %
	Motor Vehicle Insurance	
	Burglary and Personal Insurance	
	Property and Liability Insurance	
	Product Liability Insurance	
	Fidelity Insurance	

Basic Text & Reference Books

- ➤ Insurance Principles and Practice by M.N.Mishra and S.B.Mishra (S.Chand & Company Ltd)
- Principles and Practice of Non Life Insurance by Dr.P.K.Gupta (Himalaya Publishing House)
- > Principles of Insurance Management by Neelam C. Gulati (Excel Books)
- ➤ Banking and Insurance by O.P.Agarwal (Himalaya Publishing House)

