



Fundamentals of Life Insurance: Theories and Applications

Kaninika Mishra

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Description 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.

Divided into three sections, this book comprehensively dwells onto the basics of life insurance, risk management and health and micro insurance, in detail. Section I (Concepts, Principles and Processes) systematically defines life insurance, its legal contract and characteristics, the marketing and distribution processes involved, and the future trends. Section II (Risk Management, Underwriting, Reinsurance and Claims) explicates the importance of risk management, the process of underwriting and types and the concepts of reinsurance and claims. Section III (Group Products, Pensions and Annuities) accounts for various group insurance and retirement products, apart from briefing on the individual pension and annuity plans.

Besides, it also teaches the method to calculate the premium charged, which is based on the amount of risk involved among various policyholders who follow diverse lifestyles.

Primarily intended for the students of MBA (Insurance) and BA (Banking and Insurance) this book will also be beneficial for the postgraduate

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