

**Solapur University, Solapur.**  
**Choice Based Credit System Syllabus**  
**M. com Part- II**  
**Group : J Paper - III**  
**Principles and Practice of General Insurance In India**  
**(w. e. f. June 2016-17)**

*Objective :- To gain advanced and expert knowledge in General insurance in India*  
**Total Marks:70**

**Semester - III**

**Unit :- I Marine Insurance**

- i) Meaning, nature and basic principles.
- ii) Types, policy conditions, peril and losses.
- iii) Procedure of taking policy, calculation of premium and settlement of claim.
- iv) Marine Insurance Act.
- v) Progress of Marine Insurance in India.

**Unit :- II Fire Insurance**

- i) Meaning, nature and basic principles.
- ii) Kinds, policy conditions and warranties.
- iii) Procedure of taking policy, Rate fixation, settlement of claim.
- iv) Laws Relating to fire Insurance.
- v) Progress of fire Insurance in India.

**Unit : - III Motor, Burglary and Personal Accident Insurance.**

- A] Motor Insurance – Meaning, principle, classification, kinds of policy.
- B] Burglary Insurance – Meaning & Types.
- C] Personal accident Insurance – Meaning & Types.

**Unit : - IV Liability and Other Insurance.**

- i) Employers liability, public liability, product liability insurance.
- ii) Fidelity and continece insurance.
- iii) Credit Insurance and surety.
- iv) Bank Insurance.
- v) Insurance Innovation.

## **Semester - IV**

### **Unit : - I Rural and Urban Insurance.**

A] Rural Insurance – Crop, Cattle, poultry, species Insurance, Equipment, Property, Personal & package Insurance.

B] Urban Insurance – Personal, property, package, liabilities Insurance.

### **Unit : - II Social security & other business insurance.**

A] Social security insurance – Meaning, need, security measures.

B] Other Business insurance –

I) Engineering Insurance

II) Contractor all risk insurance

III) Aviation and other miscellaneous insurance

### **Unit : - III Documentation in general insurance.**

Important document used in general insurance.

Such as proposal form, cover note, insurance certificate, renewal note and Insurance Claim form, Their important, implications and drafting etc.

### **Unit : - IV) General insurance Business in India**

A] General Insurance Corporation of India

Performance, progress, problems and prospects

B] Private Insurance Companies in India

Performance, progress, problems and prospects

C] Various Banking institutions participated in general insurance

### **Recommended Book**

1. Picard – Elements of insurance law
2. Sharm M.N. – Insurance Principles and Practice
3. Vinayakam N. Radhaswamy and Vasudevan S.V.- Insurance Principles and Practice.
4. M. Arif Khan – Insurance
5. M.N. Mishra Insurance principles and practices
6. B.S. Badla, M.C. Garg, K.P. Shinh Insurance : fundamentals, Environment and procedures.
7. Dr. P. Periaswamy Principle and practice of insurance.
8. Batten and Dinsdale – Motor Insurance
9. Elements of insurance R. P. Malhotra
10. Fire Insurance handbook- Federation of Insurance Institution.
11. R.W. Proctor- Engineering Insurance.