

RISK MANAGEMENT



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UNIT II:

Risk Assessment: Risk identification-risk analysis-Exposures- physical assets-financial assets-human assets-legal liability-work-related injury- Risk measurement - Risk control Tools-Risk financing techniques-Risk Management Decisions-Data Organisation and Analysis.

UNIT III:

Insurance Markets And Functions: Insurance Industry- Pricing of Insurance-Insurance Regulation (IRDA)-Financial assessment-Legal Aspects of Insurance Contracts-Insurance Contract Analysis-property and liability coverage-Classification of Policies-Annuities-Surrender Values-Valuation and Surplus.

UNIT IV:

Types of Insurance: Life Insurance-Marine Insurance-Fire Insurance-Motor Insurance-Fidelity Insurance-Double Insurance-Re-insurance- Business Insurance Programs-Health Care financing-Health Care insurance-Employee Benefit Plans.

UNIT V:

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