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General Principles of Insurance / Chapter 1 1-5 2011 Edition  
§1.1-1 Basic Requirements Insurance is, essentially, a contract by which one party gives a consideration, typically paid in money, in exchange for a promise from another party to make a return payment if a certain loss has occurred. The

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*Chapter 1[definition and nature of insurance]*

The mechanism of Principles & Practices of Insurance, The process by which the unfortunate few, who suffer losses, share the burden with many who are exposed to risk of similar losses Primary burden of direct losses like damage due to fire Indirect losses like loss of production following such damage Secondary burden like physical and mental strain caused by anxiety of probable losses

*C11: Principles and Practice of Insurance*

Principles of General Insurance Principles of Insurance 56 may not reveal the previous history i.e. details of past illness, accidents etc. Therefore Insurance contracts insist on the practice of Utmost Good Faith on the part of the Insured. Secondly, Insurance is an intangible product. It cannot be seen or felt.

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Insurance Principles and Practice This convertibility provides the facility for the person who is being insured to change from the original term life insurance policy into a policy that will last for a

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long-term basis, such as an individual whole life insurance policy or an annual renewable life insurance policy.

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*FUNDAMENTALS/PRINCIPLES OF GENERAL INSURANCE*

Principle of Uberrimae fidei (a Latin phrase), or in simple english  
words, the Principle of Utmost Good Faith, is a very basic and  
first primary principle of insurance. According to this principle,  
the insurance contract must be signed by both parties (i.e  
insurer and insured) in an absolute good faith or belief or trust.

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of Term Life Insurance Term life insurance provides a great  
amount of protection against the death of an individual, but only  
for a given period of time.

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Principles and Practice of Insurance covers the following areas of  
interest: The concept of risk, and how insurance is a mechanism  
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