



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)
Paderu, VISAKHAPATNAM -District, AP.



Est:1985 NAAC "C" Grade phone no: 08935 250013 Email ID :Paderu.jkc@gmail.com.

Proposal for Certificate Course in insurance promotion

Academic year 2019-2020

From
The Course Coordinator
Dept of commerce
Govt Degree College Paderu
Paderu

To
The Principal
Govt Degree College

Sir,

Sub: Proposal for starting Certificate Course in insurance promotion to B.A., B.Sc., B.Com. Students of our college-Request regarding.

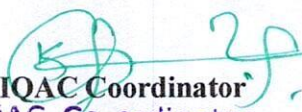
Our department of commerce is planning to start a certificate course in 'INSURANCE PROMOTION' to the students of all groups choosing 118 among them. This course is useful to students as well as society for assurance to their life, personality. It also makes the students self-employ able and entrepreneurs

In this regard we humbly request your esteemed self to conduct staff council meeting for discussing the syllabus and course outcomes.

Thanking you sir,

Name of the Certificate Program: INSURANCE PROMOTION
Course Coordinator : V.SANKARA RAO


Course Coordinator
Lecturer
Govt. Degree College
PADERU-531024
Visakhapatnam Dist


IQAC Coordinator
IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.


Principal
Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist.



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DEPARTMENT OF COMMERCE

**Detailed Objectives of 'Certificate Course in INSURANCE
PROMOTION' for all B.A./B.Sc./B.Com.,**

Title: Insurance promotion

Eligibility: all Under Graduate students of our college

Duration: 35 days/1 hr daily

Syllabus: as given below

System of Assessment: internal

Introduction:

Certificate Course in Insurance promotion:

Certificate Course in Insurance promotion is very important thing in this society now a days most of people interest pay premium for their lives insurance gives support in future insurance is three types 1) General life insurance 2) fire insurance 3) Property insurance

Objectives:

- **Granting security to people :** Insurance primarily serves the purpose of granting security against losses damages to people
- **Minimization of losses :** Insurance aims at minimization of losses arising from future risks and uncertainties
- **Diversifying the Risk :** Insurance works towards diversifying the risk among large number of people. It aims at reducing the adverse effects of any future contingency by spreading the overall risk associated with it.
- **Reduces the Anxiety and Fear :** Insurance policies relieves the individuals of any tension and future risks and uncertainties.
- **Mobilises the Saving :** Mobilization of saving is another important objective of insurance. It attracts people for investments by presenting them with numerous insurance policies guarantying of compensation for losses.
- **Generation of Capital :** Insurance companies leads to capital generation by collecting large amount of funds from public.


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DEPARTMENT OF COMMERCE

Detailed Syllabus of 'Certificate Course in INSURANCE PROMOTION' for all
B.A./B.Sc./B.Com.,

SYLLABUS:

Section I: 06 Hrs

Introduction of Insurance - Types of insurances. Growth of Insurance sector in India -
Regulatory mechanism (IRDA) - Its functions

Section II: 10 Hrs

Life Insurance plans. Health insurance plans. Products and features. Contents of
documents- Sales Promotion methods - Finding prospective customers -Counselling -
Helping customers in filing - Extending post-insurance service to customers.

Section III : 10 Hrs

General Insurance - It's products (Motor, Marine, Machinery, Fire, Travel and
Transportation) and features. Contents of documents. Dealing with customers - Explaining
Products to Customers - Promoting Customer loyalty. Maintenance of Records.

Co-curricular Activities Suggested: (4 hrs)

1. Collection of pamphlets of various insurance forms and procedures
2. Invited Lectures by Development Officers concerned
3. Mock practice of selling of insurance products
4. Preparation of working documents
5. Assignments, Group discussion, Quiz etc.

Reference books:

1. Principles of Insurance, Himalaya publishing House
2. Principles and Practice of Insurance, "
3. Fundamentals of insurance, "
4. Life and General Insurance Management, "
5. Financial services, Tata McGraw hill
6. Insurance Principles and Practices, Sultan Chand & Sons
7. Websites on insurance promotion


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IQAC Coordinator

Principal

Courseoutcomes

Learning Outcomes:

By successful completion of the course, students will be able to;

1. Understand the field level structure and functioning of insurance sector and it's role in protecting the risks
2. Comprehend pertaining skills and their application for promoting insurance coverage
3. Prepare better for the Insurance Agent examination conducted by IRDA
4. Plan 'promoting insurance coverage practice' as one of the career options.

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DEPARTMENT OF COMMERCE

Minutes of the Meeting

The following are the minutes of the meeting is held on 02.09.2019 for starting a certificate course in 'Insurance Promotion' for B.A, B.COM, B.SC students for the academic year 2019-2020.

The following minutes have been discussed and resolved unanimously.

1. It is proposed to start a certificate course in 'Insurance Promotion' for the students of B.A, B.COM, B.Sc during the academic year 2019-2020.
2. It is proposed to endorse Sri Ch. Atchutha Rao, Sri.V.Sankara Rao, Sri.S.Ramachandra Rao as course coordinators.
3. It is suggested to the coordinators to enrol maximum number of students for the certificate course.
4. It is also discussed to use Virtual classroom and other equipment to teach in any way.
5. It is also discussed how we can motivate the students towards the course.

Members of the committee during minutes

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

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DEPARTMENT OF COMMERCE

Date: 02.09.2019

CIRCULAR

Sub: Certificate Program for the academic year 2019-2020

The Department of Commerce is planned to conduct the certificate program for BA, B.COM, B.Sc students. The certificate course which are designed and offered by our department for the benefit of the students. Course will be conducted at free of cost and based on the performance of the participated students, the merit certificate will be issued after the successful completion of the course.

Students those who are willing to attend the certificate course can enrol their names to the course coordinator.

Name of the certificate Program : Insurance Promotion

Course Coordinator : V.Sankara Rao

Commencement of the course from 03.09.2019 to 05.12.2019

Time : 9.00 am to 10.00

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COMMERCE

Name of the Certificate course: Insurance Promotion

Course Coordinator : V.Sankara Rao

Total Hours: 35 Hrs

Academic Year: 2019-2020

S.no	Topics to be covered	Hours	Delivery date
1	Introduction of Insurance	2	1 Week
2	Types of Insurance	2	
3	Growth of Insurance Sector in India	2	
4	Regulatory Mechanism (IRDA)	2	2 week
5	Its Functions	2	
6	Life insurance plans –Health insurance plans products of features	2	3week
7	Contents of documents –sales promotion methods	2	
8	Finding prospective customers - counselling	2	
9	Helping customers in filing	2	4 week
10	Extending post – insurance service to customers	2	
11	General insurance	2	5 week
12	Its products (motor , marine, machinery, fire, travel and transportation) and features	2	
13	Contents of documents dealing with customers	2	
14	Explaining products in filing	2	6 week
15	Promoting customer loyalty . maintenance of records	2	
16	Collection of pamphlets of various insurance forms and procedures	2	7 week
17	Invited lectures by development officers concerned	2	
18	Mock practices of selling of insurance products	2	
19	Preparation of working documents	2	
20	Assignments , groups discussion quiz etc.	2	


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Certificate programme assessment test

Date 06-12-2019

Name of the course :insurance promotion

Time 01:30 hours

Academic year :2019-2020

PART-A

ANSWER THE FOLLOWING QUESTIONS WITH APPROPRIATE ANSWERS

10X5=50 M

- 1 BRIEF EXPLAIN ABOUT INSURANCE ?
- 2 .EXPLAIN TYPES OF INSURANCE?
3. EXPLAIN GROWTH OF INSURANCE SECTOR IN INDIA?
- 4 . EXPLAIN IRDA?
5. SALES PROMOTION METHODS EXPLAIN?
- 6 . WHAT IS GENERAL INSURANCE?
7. WHAT IS FIRE INSURANCE?
8. MAINTANANCE RECORDS IN INSURANCE COMPANIES?
- 9 . HEALTH INSURANCE PLANS EXPLAIN?
10. COUNSELLING PROCEDURE?

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DEPARTMENT OF COMMERCE

Test Analysis Report

Name of the course: Insurance promotion

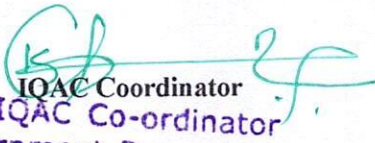
Name of the Course Coordinator: V.SANKAR RAO

Academic Year: 2019-2020

The Department of commerce offered Certificate course to students of all disciplines. We provided a syllabus to the students and covered all of the syllabus. The overall course duration was 35 hrs and the attendance of the students was recorded.

I confirmed that all the students for this certificate course actively attended and performed well. We conducted an exam and the eligible students received certificates.


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Name of the certificate course: Insurance promotion

Course coordinator : V.SANKAR RAO

Academic Year: 2019-2020

Willing students list

S.No	Registration number	Student name	group	signature
1	119125301026	KODA BALA KRISHNA	I BA HEP	K. Bala Krishna
2	119125301027	KODA KAMESH	I BA HEP	K. Kamesh
3	119125301028	KORRA RATNALAMMA	I BA HEP	K. Ratnalamma
4	119125301030	KORRA SATHI BABU	I BA HEP	K. Sathi Babu
5	119125301031	KOTHAMNAIDU THIRUPATHI RAO	I BA HEP	K. Thirupathi Rao
6	119125301032	KUDA NAVEEN	I BA HEP	K. Naveen
7	119125301033	KURABOYI BHOOMIKA	I BA HEP	K. Bhoomika
8	119125301034	KURIDI DHANALAKSHMI	I BA HEP	K. Dhana Lakshmi
9	119125301035	KURTHADI BHASKARA RAO	I BA HEP	K. Bhaskara Rao
10	119125301036	LAKE MATYA RAJU	I BA HEP	L. Matya Raju
11	119125301037	LAKE RAMBABU	I BA HEP	L. Rambabu
12	119125301038	LAKE SANTI KUMARI	I BA HEP	L. Santi Kumari
13	119125301040	MARRI PRASANTH	I BA HEP	M. Prasanth
14	119125301041	MARRI SURESH KUMAR	I BA HEP	M. Suresh Kumar
15	119125301042	MASADA DEVI DARSHINI	I BA HEP	M. Devi Darshini
16	119125301043	MATTAM YAMINI SARASWATHI	I BA HEP	M. Yamini Saraswathi
17	119125301044	NEELAYADORA CHANDU BABU	I BA HEP	N. Chandrababu
18	119125301045	PALASI PRAVILASH	I BA HEP	P. Pravilash
19	119125301046	PANGI GOPALA RAO	I BA HEP	P. Gopala Rao
20	119125301047	PANGI JHANSI	I BA HEP	P. Jhansi
21	119125301048	PANGI NARESH	I BA HEP	P. Nareesh
22	119125301049	POIBA JAVED	I BA HEP	P. Javed
23	119125301050	POTTANGI RAMANNA	I BA HEP	P. Ramanna
24	119125301126	LOCHALI SANTOSH NAIDU	I BA SPL TELUGU	L. Santosh Kumar
25	119125301127	MUVVALA NARESH	I BA SPL TELUGU	M. Nareesh
26	119125301128	PADI APPANNA	I BA SPL TELUGU	P. Appanna
27	119125301130	PANGI NIKHIL RAJ	I BA SPL TELUGU	P. Nikhil Raj
28	119125301131	PANGI SIVAJI	I BA SPL TELUGU	P. Sivaji
29	119125301132	PODUVA MOHAN RAO	I BA SPL TELUGU	P. Mohan Rao
30	119125301133	REMALI ALEKYA RANI	I BA SPL TELUGU	R. Alekya Rani



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Name of the certificate course: INSURANCE PROMOTION

Course coordinator : V.SANKARA RAO

Academic Year: 2019-2020

Willing Students list

S.No	Registration number	Student name	group	signature
31	119125301134	SAMBAI SURESH	I BA SPL TELUGU	S. Suresh
32	119125301135	SEEDARI VAMSI	I BA SPL TELUGU	S. Vamsi
33	119125301136	SIRAGAM RAMESH	I BA SPL TELUGU	S. Ramesh
34	119125301137	SOVVERI NAGA RAJU	I BA SPL TELUGU	S. Naga Raju
35	119125301138	SUKURU SYAMALA DEVI	I BA SPL TELUGU	Syamala Devi
36	119125301140	THAMARBHA VARAPRASAD RAJU	I BA SPL TELUGU	T. VarAPRASAD Raju
37	119125301141	THAMARLA KUMARI	I BA SPL TELUGU	T. Kumari
38	719125405058	LOKESH POIBA	IBSC MPCs	P. Lokesh
39	719125405059	MARRI SAI BABU	IBSC MPCs	M. Sai Babu
40	719125405061	PANGI SOBHA RANI	IBSC MPCs	P. SOBHA RANI
41	719125405062	PANGI SUDHAKAR	IBSC MPCs	P. Sudhakar
42	719125405064	REMALA SANDHYA RANI	IBSC MPCs	R. Sandhya Rani
43	719125405065	SIRAGAM PURNANANDA	IBSC MPCs	S. Purnananda
44	719125405066	SOLABHAM JAGADHEESH NAIDU	IBSC MPCs	S. Jagadheesh NAIDU
45	719125405067	SOLAGAM PUNYAVATHI	IBSC MPCs	S. Punyavathi
46	718131405039	T. VASUDEV	IBSC MPCs	T. Vasudev
47	719125405069	VANDLABU BHAVANI KUMARI	IBSC MPCs	V. Bhavani Kumari
48	719125405070	VANTHALA INDRAMMA	IBSC MPCs	V. Indramma
49	719125405071	VANTHALA SUSEELA	IBSC MPCs	V. Suseela
50	719125405072	VANTHALA VASANTHA KUMARI	IBSC MPCs	V. Vasantha Kumari
51	719125405073	VANTHALA VASANTHI	IBSC MPCs	V. Vasantha
52	719125405074	R. PAVAN	IBSC MPCs	R. pavan
53	118125301026	KONTHALI BALAM NAIDU	II BA HEP	R. pavan
54	118125301027	KOPPULA ASHOK KUMAR	II BA HEP	K. Ashok Kumar
55	118125301028	KORRA POUL	II BA HEP	K. Poul
56	118125301029	KORRA RAVI KUMAR	II BA HEP	K. Ravi Kumar
57	118125301030	KORRA VASU	II BA HEP	K. Vasu
58	118125301031	KUNTHURU GANESH	II BA HEP	K. Ganesh
59	118125301032	LIMIKYA NAVEEN KUMAR	II BA HEP	L. NAVEEN KUMAR
60	118125301033	MAJJI ANIL KUMAR	II BA HEP	M. Anil Kumar



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Course coordinator : V.SANKARA RAO

Academic Year: 2019-2020

Willing Students list

S.No	Registration number	Student name	group	signature
61	118125301034	MANDI SURENDRA	II BA HEP	M. Surendra
62	118125301035	MANUGURU CHANTI BABU	II BA HEP	M. Chanti Babu
63	118125301036	MARRI RAMA RAO	II BA HEP	M. Rama Rao
64	118125301037	ONDRU MOUNIKA	II BA HEP	O. MOUNIKA
65	118125301038	PALASI CHINNA THALLI	II BA HEP	P. Chinna Thalli
66	118125301039	PANGI CHALAPATHI	II BA HEP	P. Chalapati
67	118125301040	PANGI LAKSHMAN KUMAR	II BA HEP	P. Lakshman Kumar
68	118125301041	PANGI PURNO	II BA HEP	P. PURNO
69	118125301042	PANGI SATHI BABU	II BA HEP	P. Sathi Babu
70	118125301043	PANGI VENKATA RAO	II BA HEP	P. Venkata Rao
71	118125301044	PATHUNI VENKATA RAO	II BA HEP	P. Venkata Rao
72	118125301045	RANDHI SUBBAMMA	II BA HEP	P. Subbamma
73	118125301046	RANDHI UDAY KIRAN	II BA HEP	R. Uday Kiran
74	118125301047	REMALI KANAKA LAKSHMI	II BA HEP	R. Kanaka Lakshmi
75	118125301048	SALEBU MANI KUMARI	II BA HEP	S. Mani Kumari
76	118125301049	SALUGU BHANU PRIYA	II BA HEP	S. Mani Kumari
77	118125301050	SARE SIVAJI	II BA HEP	S. Sivaji
78	118125403021	KOTHAMNAIDU MANMADHA RAO	II BCOM GENERAL	K. Manmadha Rao
79	118125403022	KUDA MANOJ KUMAR	II BCOM GENERAL	K. Manoj Kumar
80	118125403023	MADHIREDDI NARENDRA	II BCOM GENERAL	M. Narendra
81	118125403024	MAJJI LALITHA KUMARI	II BCOM GENERAL	M. Lalitha Kumari
82	118125403025	MANUGURI BUJJI BABU	II BCOM GENERAL	M. Bujji Babu
83	118125403026	MARRI KAMESWARA RAO	II BCOM GENERAL	M. Kameswara Rao
84	118125403027	MELLAHI PRAVEEN KUMAR	II BCOM GENERAL	M. Kameswara Rao
85	118125403028	MODHA CHANTI BABU	II BCOM GENERAL	M. Chanti Babu
86	118125403029	MUKKI VASU	II BCOM GENERAL	M. Vasu
87	118125403030	PADI RAMANI	II BCOM GENERAL	P. Ramani
88	118125403031	PALASI SYAM SUNDAR	II BCOM GENERAL	P. Syam Sundar
89	118125403032	PANGI MAHESH BABU	II BCOM GENERAL	P. Mahesh Babu
90	118125403033	PANGI SUPRAJA	II BCOM GENERAL	P. Supraja



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Course coordinator : V.SANKARA RAO

Academic Year: 2019-2020

Willing Students list

S.No	Registration number	Student name	group	signature
91	118125403034	POTUKURI ELIJA	II BCOM GENERAL	P. ELIJA
92	118125403035	RASULA ANITHA	II BCOM GENERAL	R. Anitha
93	118125403036	RAVI KUMAR PADI	II BCOM GENERAL	R. Ravi Kumar
94	118125403037	SEEDARI SANDEEP	II BCOM GENERAL	S. Sandeep
95	118125403038	SEGGE SRAVANI	II BCOM GENERAL	S. Sravani
96	118125403039	SIVEERI CHINNATHALLI	II BCOM GENERAL	S. Chinnathalli
97	118125403040	SUKURU NARENDRA	II BCOM GENERAL	S. Narendra
98	118125403041	TARADA ABBAINAIDU	II BCOM GENERAL	T. Abbainaidu
99	118125403042	THUDUMU KRISHNA DEVA RAJU	II BCOM GENERAL	T. Krishna Deva Raju
100	118125403043	VANTHALA CHANDRA RAO	II BCOM GENERAL	V. Chandra Rao
101	118125403044	VANTHALA JYOTHI	II BCOM GENERAL	V. Jyothi
102	118125403045	VANTHALA KAMESH	II BCOM GENERAL	V. Kamesh
103	118125403046	VANTHALA KRISHNA MOHAN	II BCOM GENERAL	V. Krishna Mohan
104	118125403047	VANTHALA KRISHNA RAO	II BCOM GENERAL	V. Krishna Rao
105	118125403048	VANTHALA LAILA	II BCOM GENERAL	V. Laila
106	118125403049	VANTHALA POWLU	II BCOM GENERAL	V. Powlu
107	118125403050	SEMBARI SRINIVASA RAO	II BCOM GENERAL	V. Sriniva Rao
108	118125403051	VUDI MOHAN	II BCOM GENERAL	V. Mohan
109	719125405048	GOLLORI GANESH	II BSC MPCs	V. Mohan
110	719125405049	GOLLORI UDAY KIRAN	II BSC MPCs	G. Uday Kiran
111	719125405050	GOLLORI VIJAY KUMAR	II BSC MPCs	G. Vijay Kumar
112	719125405051	JARSINGI LACHANNA	II BSC MPCs	J. Lachanna
113	719125405052	KADUTHULA YUVARAJ	II BSC MPCs	K. Yuvaraj
114	719125405053	K. PRABHAKARA RAO	II BSC MPCs	K. Prabhakara Rao
115	719125405054	K. CHAKRAPANI	II BSC MPCs	K. Chakrapani
116	719125405055	KORRA CHANDRA KIRAN	II BSC MPCs	K. Chandra Kiran
117	719125405056	KORUBILLI RAJESH BABU	II BSC MPCs	K. Rajesh Babu
118	719125405057	KURRABOINI JAYARAM	II BSC MPCs	K. Jaya Ram


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CERTIFICATE COURSE : INSURANCE PROMOTIONS, 2019-2020
ATTENDANCE SHEET

SL. NO	NAME OF THE CANDIDATE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	DAYS PRESENT
103	VANTHALA KRISHNA MOHAN	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	31
104	VANTHALA KRISHNA RAO	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
105	VANTHALA LAILA	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	31
106	VANTHALA POWLU	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	34
107	VEMBARI SRINIVASA RAO	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	31
108	VUDI MOHAN	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	32
109	GOLLORI GANESH	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
110	GOLLORI UDAY KIRAN	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
111	GOLLORI VIJAY KUMAR	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
112	JARSINGI LACHANNA	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	31
113	KADUTHULA YUVARAJ	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
114	K.PRABHAKARA RAO	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
115	K.CHAKRAPANI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	32
116	KORRA CHANDRA KIRAN	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	31
117	KORUBILI RAJESH BABU	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30
118	KURRABOINI JAYARAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	30

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Name of the student : K. MANOJ KUMAR

course Name : 2nd B.COM

Register Number : 118125403022

Group : B.COM

36
50

Brief explain about insurance ?

Insurance is a contract represented by a policy in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients risks to make payments more affordable for the insured. Insurance Policies cover various risks, including life, health, property and liability.



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2 Explain types of insurance ?

There are numerous types of insurance primarily categorized into :

- * Life insurance :- provides a monetary benefit to a decedent's family or other designated beneficiary.
- * Health insurance :- covers medical expenses and sometimes disability or longterm care needs.
- * Property insurance :- protects against risks to property, such as fire theft or weather damage.



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3

Explain Growth of insurance sector in india ?

The insurance sector in india has seen substantial growth due to economic development.

* Increased FDI Limit :- Adoption of technology has improved accessibility and efficiency in policy issuance and claims processing

* Digital initiatives :- The government raised the foreign direct investment cap in the insurance sector

* Government Schemes :- programs like pradhan mantri Jan Dhan yojana and ayushman bharat have expanded insurance coverage



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4 Explain IRDA ?

IRDA is the interest apex statutory body responsible for regulating and promoting the insurance and reinsurance industries in India. Established by the IRDA Act of 1999 its key functions include :

- * protecting the interests of policyholders.
- * Ensuring the financial stability of insurance companies.
- * Regulating and overseeing insurance companies to ensure compliance with statutory.
- * promoting competition to enhance customer satisfaction through increased consumer.



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5

Sales promotion methods explain ?

Sales promotion method are techniques used to boost sales and attract customers.

- * Discounts and rebates :- Temporary reductions in price to attract customers.
- * coupons :- certificates that provide a discount when purchasing a product.
- * contests and sweepstakes :- competitions that encourage consumers to participate for prizes.
- * Free samples :- Providing a product for free to encourage trial and purchase.
- * Bundling :- offering multiple products for a single reduced price.



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6 what is genral insurance ?

General insurance covers non life insurance products, providing financial product ~~protection~~ against various risks other than life. It includes :

- * Health insurance
- * Motor insurance
- * Home insurance
- * Travel insurance
- * commercial insurance.



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7 what is fire insurance ?

fire insurance is a type of property insurance that covers damage and losses caused by fire.

Policies typically cover the cost of repairing or replacing damaged property and may include additional - protection against smoke or water damage from fire extinguishing efforts



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8

Maintenance records in insurance companies ?

Insurance companies maintain -
detailed records for various purposes,

* Policy Documentation :- Includes policy holder
details policy terms, and premium payments.

* claims records :- Detailed logs of claims filed
settled, and pending.

* Financial records :- comprehensive records of
financial transactions including premiums -
collected investments.

* Regulatory compliance records :- Documentation
to demonstrate compliance with legal and
regulatory requirements.



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9 Health insurance plans explain ?

Health insurance plans provide coverage for medical expenses.

* Individual health insurance :-

covers a single person.

* family floater plans :- covers the entire

family under one policy.

* Group Health insurance :- offered by em -

ployers to their employees.

* critical illness insurance :- provides a lump

sum benefit upon diagnosis of specified

Serious illnesses.



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counselling procedure ?

counselling procedures in various contexts, including insurance typically involve:

- * initial Assessment :- understanding the client needs, concerns and goals.
- * Follow -up :- providing ongoing support and reassessment as necessary.
- * Information Provision :-
Explaining options, policies benefits, and potential outcomes.



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CERTIFICATE OF COMPLETION

This is certify that K. MANOJ KUMAR Redg No. 118125403022 of Government Degree College, Paderu has completed his/her certification on " Insurance Promotion" from 03/09/2019 to 05/12/2019 organized by Department of Commerce.

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