



# Fundamentals of Life Insurance: Theories and Applications

By Kaninika Mishra

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## Fundamentals of Life Insurance: Theories and Applications By Kaninika Mishra

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. Awareness of the basic features and categories of insurance is important in today's life insurance market where all companies are offering a number of innovative products with multiple features. Divided into three parts, this book incorporates the basics of life insurance, risk management, and health and micro-insurance, in detail. Part I (Concepts, Principles and Processes) systematically defines life insurance, its legal contract and characteristics, marketing and distribution processes involved, and the future trends. Part II (Risk Management, Underwriting, Reinsurance and Claims) explicates the importance of risk management, the process of underwriting, and the types and concepts of reinsurance and claims. Part III (Employee Benefits, Pensions, Annuities, Micro-insurance and Health Insurance) covers allied topics, such as pension products, micro-insurance and health insurance which are increasingly becoming important for the industry for both the social and commercial perspectives. Besides, it also explains various methods to calculate the extra premium charged for policyholders, with a higher than average risk of death, disease or accident. KEY FEATURES: \* Comprises real-life case studies relevant to various topics \* Includes review questions to judge student's aptitude on the subject \* Incorporates figures, tables, boxes and appendices to illustrate the concepts and theories \* PowerPoint presentations available online at [www.phindia.com/kaninikamishra](http://www.phindia.com/kaninikamishra)

**NEW TO THE EDITION** The second edition updates sections related to bancassurance, health insurance and pension reflecting the changes in the regulatory guidelines in the last four years. Primarily intended for the students of MBA (Insurance) and BA (Banking and Insurance), this book will also be beneficial for the postgraduate students of commerce who opt for a course in insurance. The book will also be useful for professionals in the field.

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#### **About the Author**

Kaninika Mishra (Masters in Health Services Management, East Carolina University, USA), is a consultant in the field of content writing and instructional design. As a founder member, Max New York Life, New Delhi, she was involved in risk selection and classification of high value financial and medical insurance. During her tenure as a Head Content Development-Training, MetLife India Insurance, Dr. Kaninika Mishra conceptualised and designed content for training programmes for advisors, sales managers and bancassurance partners. She is a licentiate of Insurance Institute of India and also a fellow of Life Underwriter Training Council (LUTC). Also, she has authored a motivational book on success stories of top life insurance advisors in India.

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