



S.A.S GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM, WEST GODAVARI, ELURU DISTRICT - 534406
(AFFILIATED TO ADIKAVI NANNAYA UNIVERSITY, RAJAMAHENDRAVARAM)
Phone: 08618252189, E-mail: narayanapuram.jkc@gmail.com



Certificate Course on INSURANCE



Organized by

Department of Economics



Course Instructor

G. Nirmala Jyothi

Lecturer in Economics

Academic Year - 2022-23



Certificate Course at a Glance



1. Title of the Course: INSURANCE
2. Level of the Course: UG
3. Name of the Instructor: G. Nirmala Jyothi
4. Duration of the Course: 30 Days
5. Date of Commencement: 20-2-2023
6. Date of Serving notice to students: 16-2-2023
7. Date of Closure: 15-4-2023
8. Time of Conduct of the Classes: 9AM to 10 AM
9. Number of Students Enrolled for the Course: 10
10. Number of Students Completed the Course: 10
11. Assessment Criterion: Evaluation Test



CONTENTS

1. Minutes of the Departmental meeting
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3. Proceedings of the principal
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11. Valued scripts
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13. Model certificate
14. Report on the Certificate course



Minutes of departmental meeting on certificate course



The faculty members of Department of Economics met in the principal's chamber under the chairperson ship of Dr. T.K. Visweswararaao at 3 PM on Dt: 13.02.2023 discussed and resolved as detailed here under.

After the through discussion on the agenda of conducting certificate course as per the departmental action plan, it was resolved to:

1. Conduct a certificate course titled Insurance in Everyday Life with a duration of 30 Days during the working days.
2. Frame the syllabus and regulations for the successful completion of certificate course.
3. Conduct the examination after the completion of course and issue certificate to the qualified students.
4. Set 40% of marks as eligibility for the completion of the course.
5. Serve notice to the students well in advance for the enrollment into this course.
6. Commence the course on the date fixed obtaining due permission from the chair.

G. N. Nalagirirao
Dept in charge
Department of Economics
SAS GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM-534 406

T. K. Visweswararaao
Principal
PRINCIPAL
SAS GOVT. DEGREE COLLEGE
NARAYANAPURAM
West Godavari District.
Pin: 534 406, Andhra Pradesh



PERMISSION LETTER FOR CONDUCT OF CERTIFICATE COURSE

NARAYANAPURAM,
Dt. 14-2-2023

From
The In-charge,
Department of Economics,
SAS GDC,
Narayanapuram.
To
The principal,
SAS GDC,
Narayanapuram.

Sir,
Sub: Department of Economics, SAS Govt. Degree College, Narayanapuram-Conduct of
Certificate course in Insurance (30 Days) - Accordance of permission -Req.-Reg.

Adverting to the subject, I wish to submit to your kind self that the Department of Economics is planning to conduct a Certificate course in Insurance with 30 Days duration for the students at our college as well as the public. A resolution was passed to this effect in the Departmental meeting dated 13-2-2023. Hence, I request you to kindly accord permission to conduct the same from onwards after due consultation and approval by the staff council.

Thanking you sir.

Yours faithfully

G. Nirmalap
Incharge

Department of Economics
SAS GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM-534 406

Enclosures:

1. A xerox copy of the minutes of Departmental meeting dt.
2. A copy of syllabus
3. Blueprint of the Execution of the course



**PROCEEDINGS OF THE PRINCIPAL, SAS GOVT. DEGREE COLLEGE,
NARAYANAPURAM.**

DATE: 15-2-2023

FROM
The Principal,
SAS GDC
Narayanapuram

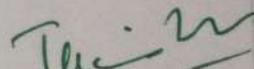
TO
The In-charge,
Department of Economics,
SAS GDC,
Narayanapuram

Sir/Madam,

Sub: SAS Govt. Degree college, Narayanapuram - Conduct of certificate course in Insurance –
Permission accorded- Reg.

Adverting to the subject, I hereby draw the kind attention of the in-charge of department of Economics of this college, that a decision was taken in the staff council meeting dated 13-2-2023 after many discussions and deliberation to approve and accord permission for the conduct of a certificate course in Insurance with 30 days duration for the public as well as the students at our college from dt. 20-2-2023 to 15-4-2023.

You are further instructed to make all the necessary preparations and arrangements for the commencement of the course on dt. 20-2-2023.


PRINCIPAL

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NOTICE

NARAYANAPURAM

Dt. 16-2-2023

All the students at SAS Govt. Degree college, Narayanapuram are hereby informed that the Department of Economics is intending to conduct a certificate course in Insurance from 13-2-2023 onwards. The required permission from the honorable Principal of the college has been obtained. Hence the students who are interested in enrolling themselves for the course may please contact the in-charge of the department for further details on or before dt. 20-2-2023.

T. N. M.
Initials of the Principal

G. Nirmalya
In-charge of the dept.
Incharge
Department of Economics
SAS GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM-534406



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Objectives of the course

A certificate course in insurance aim to aim to provide students with a solid foundation in insurance principles, practices, and applications, preparing them for roles in insurance sales, underwriting, claims management, risk analysis, and insurance regulation.

1. Understanding Insurance Concepts: To provide students with a comprehensive understanding of the principles, concepts, and terminology of insurance, including risk, premiums, underwriting, and claims.
2. Applying Risk Management Strategies: To enable students to identify, assess, and manage risks effectively, both personally and professionally, using insurance products and risk mitigation techniques.
3. Exploring Insurance Operations: To educate students about the operations, functions, and roles of insurance companies, agents, brokers, and regulatory bodies in the insurance industry.
4. Promoting Financial Planning and Protection: To emphasize the importance of insurance as a tool for financial planning and protection against unforeseen events and losses, both for individuals and businesses.
5. Evaluating Risk Transfer Mechanisms: To teach students how insurance facilitates the transfer of risk from policyholders to insurance companies, thereby providing financial security and peace of mind.
6. Analyzing Cost-Benefit Considerations: To enable students to conduct cost-benefit analyses of insurance coverage options, considering factors such as premiums, deductibles, coverage limits, and exclusions.
7. Understanding Customer Needs: To develop an understanding of customer needs and preferences in insurance, and how to tailor insurance solutions to meet those needs effectively.
8. Enhancing Communication and Interpersonal Skills: To develop strong communication, interpersonal, and client relations skills, enabling students to effectively communicate insurance concepts, policies, and solutions to clients and stakeholders.



Course Outcomes

1. Application of Insurance Concepts: Students will be able to apply insurance concepts and theories to analyze real-world scenarios, assess risks, and recommend appropriate insurance solutions for individuals, businesses, and organizations.
2. Proficiency in Insurance Operations: Students will acquire proficiency in insurance operations, including policy issuance, premium calculation, claims handling, customer service, and documentation management.
3. Evaluation of Insurance Products: Students will be able to evaluate various insurance products and services available in the market, considering factors such as coverage limits, deductibles, premiums, exclusions, and policy features.
4. Risk Assessment and Mitigation: Students will develop skills in risk assessment and mitigation, including identifying potential risks, analyzing their likelihood and impact, and implementing risk management strategies using insurance and other risk transfer mechanisms.
5. Legal and Regulatory Compliance: Students will understand the legal and regulatory framework governing the insurance industry, including laws, regulations, licensing requirements, and consumer protection measures.
6. Communication and Interpersonal Skills: Students will develop strong communication, interpersonal, and customer service skills, enabling them to effectively communicate insurance concepts, policies, and solutions to clients, colleagues, and stakeholders.
7. Knowledge and Awareness: Students will stay informed about industry trends, developments, and innovations shaping the insurance landscape, including emerging risks, technologies, market dynamics, and regulatory changes.
8. Career Readiness: Students will be equipped with the knowledge, skills, and competencies needed for successful careers in various roles within the insurance industry, including insurance agents, brokers, underwriters, claims adjusters, risk managers, and insurance regulators.



CERTIFICATE COURSE SYLLABUS



Module 1: Introduction to Insurance

1. Definition and Concept of Insurance
2. Historical Development of Insurance
3. Basic Principles of Insurance

Module 2: Types of Insurance

1. Life Insurance
2. Whole Life Insurance
3. Term Life Insurance
4. Endowment Insurance
5. Non-Life Insurance
6. Property Insurance
7. Liability Insurance
8. Health Insurance
9. Motor Insurance

Module 3: Insurance Products and Services

1. Insurance Policies and Contracts
2. Underwriting and Premiums
3. Policy Components and Conditions
4. Exclusions and Warranties

Module 4: Insurance Operations and Functions

1. Roles of Insurance Companies
2. Insurance Intermediaries (Agents and Brokers)
3. Claims Handling Process
4. Reinsurance



Module 5: Risk Management in Insurance

1. Risk Identification and Assessment
2. Risk Mitigation Strategies
3. Loss Prevention and Control
4. Catastrophic Risk Management

Module 6: Regulatory Framework and Compliance

1. Insurance Regulations and Laws
2. Insurance Regulatory Authorities
3. Compliance and Ethical Considerations

Module 7: Customer Relationship Management in Insurance

1. Customer Acquisition and Retention
2. Handling Customer Complaints
3. Customer-Centric Approach
4. Emerging Trends in Customer Service

Module 8: Digital Transformation in Insurance

1. Insurtech and its Impact
2. Electronic Insurance Services
3. Online Policy Management
4. Mobile Apps in Insurance

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Enrolled students list

S.NO	NAME OF THE STUDENT	Year	HT.NO	Gender	Caste
1	P.Manesh	I BA	223556201006	M	SC
2	B.John Ratna Raju	I BA	223556201001	M	BC-D
3	K.Lakshmi	I BA	223556201004	F	BC-D
4	K. Durgamma	I BA	223556201003	F	BC-D
5	K. Mahesh	I BA	223556201002	M	BC-B
6	T. Sailesh	II BA	213556201021	M	BC-A
7	K. Aparna	II BA	213556201015	F	SC
8	D. Varaprasad	II BA	213556201006	M	BC-D
9	I.Ashok	II BA	213556201010	M	SC
10	A.Krupavani	II BA	213556201001	F	OC

G. Nirmala Jyothi

Lec.in Economics

Incharge

Department of Economics

SAS GOVERNMENT DEGREE COLLEGE

NARAYANAPURAM-534 406



TIMETABLE

S.No	COURSE NAME	COURSE CODE	NAME OF THE INSTRUCTOR	COURSE DURATION	PERIOD	TIME	REMARKS
1	Certificate Course on Insurance		G. Nirmala Jyothi	30 DAYS	FROM- 20-2-2023 To 15-4-2023		

G.N Nandev
Incharge
Department of Economics
SAS GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM-534406



Attendance Particulars

Students Attendance Register - 2022-23

S.NO	NAME OF THE STUDENT	Year	HT.NO	20-2-2023	21-2-2023	23-2-2023	24-2-2023	28-2-2023	1-3-2023	2-3-2023	3-3-2023
1	P.Manesh	I BA	223556201006	P	P	P	P	P	P	P	P
2	B.John Ratna Raju	I BA	223556201001	P	P	P	P	P	P	P	P
3	K.Lakshmi	I BA	223556201004	P	P	P	P	P	P	P	P
4	K. Durgamma	I BA	223556201003	P	P	P	P	P	P	P	P
5	K. Mahesh	I BA	223556201002	P	P	P	P	P	P	P	P
6	T. Sailesh	II BA	213556201021	P	P	P	P	P	P	P	P
7	K. Aparna	II BA	213556201015	P	P	P	P	P	P	P	P
8	D.Varaprasad	II BA	213556201006	P	P	P	P	P	P	P	P
9	I.Ashok	II BA	213556201010	P	P	P	P	P	P	P	P
10	A.Krupavani	II BA	213556201001	P	P	P	P	P	P	P	P

S.NO	NAME OF THE STUDENT	Year	HT.NO	4-3-2023	7-3-2023	9-3-2023	10-3-2023	17-3-2023	18-3-2023	21-3-2023	24-3-2023
1	P.Manesh	I BA	223556201006	P	P	P	P	P	P	P	P
2	B.John Ratna Raju	I BA	223556201001	P	P	P	P	P	P	P	P
3	K.Lakshmi	I BA	223556201004	P	P	P	P	P	P	P	P
4	K. Durgamma	I BA	223556201003	P	P	P	P	P	P	P	P
5	K. Mahesh	I BA	223556201002	P	P	P	P	P	P	P	P
6	T. Sailesh	II BA	213556201021	P	P	P	P	P	P	P	P
7	K. Aparna	II BA	213556201015	P	P	P	P	P	P	P	P
8	D.Varaprasad	II BA	213556201006	P	P	P	P	P	P	P	P
9	I.Ashok	II BA	213556201010	P	P	P	P	P	P	P	P
10	A.Krupavani	II BA	213556201001	P	P	P	P	P	P	P	P



S.NO	NAME OF THE STUDENT	Year	HT.NO	25-3-2023	27-3-2023	28-3-2023	29-3-2023	31-3-2023	1-4-2023	3-4-2023	4-4-2023
1	P.Manesh	I BA	223556201006	P	P	P	P	P	P	P	P
2	B.John Ratna Raju	I BA	223556201001	P	P	P	P	P	P	P	P
3	K.Lakshmi	I BA	223556201004	P	P	P	P	P	P	P	P
4	K. Durgamma	I BA	223556201003	P	P	P	P	P	P	P	P
5	K. Mahesh	I BA	223556201002	P	P	P	P	P	P	P	P
6	T. Sailesh	II BA	213556201021	P	P	P	P	P	P	P	P
7	K. Aparna	II BA	213556201015	P	P	P	P	P	P	P	P
8	D.Varaprasad	II BA	213556201006	P	P	P	P	P	P	P	P
9	I.Ashok	II BA	213556201010	P	P	P	P	P	P	P	P
10	A.Krupavani	II BA	213556201001	P	P	P	P	P	P	P	P

S.NO	NAME OF THE STUDENT	Year	HT.NO	6-4-2023	10-4-2023	11-4-2023	12-4-2023	13-4-2023	15-4-2023
1	P.Manesh	I BA	223556201006	P	P	P	P	P	P
2	B.John Ratna Raju	I BA	223556201001	P	P	P	P	P	P
3	K.Lakshmi	I BA	223556201004	P	P	P	P	P	P
4	K. Durgamma	I BA	223556201003	P	P	P	P	P	P
5	K. Mahesh	I BA	223556201002	P	P	P	P	P	P
6	T. Sailesh	II BA	213556201021	P	P	P	P	P	P
7	K. Aparna	II BA	213556201015	P	P	P	P	P	P
8	D.Varaprasad	II BA	213556201006	P	P	P	P	P	P
9	I.Ashok	II BA	213556201010	P	P	P	P	P	P
10	A.Krupavani	II BA	213556201001	P	P	P	P	P	P



Question Paper

Certificate Corse on Insurance - Grand Test - 2022-23

Max Marks: 25 M

Time 1 Hour

What is insurance?

- A risk management strategy that provides financial protection against losses
- To develop cleaner and more efficient technologies to mitigate environmental degradation.
- Taxes levied on the people who are not availing the rules
- Taxes on the people who are doing harm to the environment

2. What is the purpose of insurance?

- To transfer the risk of financial loss from an individual
- Gross Domestic Product (GDP)
- Goods and Service Tax (GST)
- Entity to an insurance company.

3. What is the policyholder?

- The person or entity that owns the insurance policy.
- To promote long-term well-being
- To promote sustainable consumption
- All of the above

4. What is a premium?

- The amount paid by the policyholder to the insurance company for coverage
- To address the polices to protect the environment
- To address the premium issues
- To address the insurance issues

5. What is a deductible?

- The amount the policyholder must pay out of pocket before the insurance company covers the remaining expenses.
- Amount to be paid by the insurance company
- Amount collected from the people
- None of the above

6. Which type of insurance provides coverage for damage to or loss of property?

- Property insurance
- Poverty insurance
- Below poverty
- Above poverty

7. What is liability insurance?

- Insurance that provides coverage for legal liabilities
- Arising from injuries or damages to third parties
- Both a and b
- None of the above

8. What is life insurance?

- Insurance that provides financial protection to beneficiaries upon the death of the insured.
- Amount to be paid until they are alive
- Amount to be collected during their life span
- All of the above

9. What is health insurance?

- Insurance that provides coverage for medical expenses and healthcare costs.
- Deduct the claim amount
- Recover the amount from the insurer
- To share the risk between the insured and the insurer



What is the role of an insurance agent?

- a) A representative of an insurance company who sells insurance policies to customers.
- b) Insurer who dies while riding a bike
- c) Claiming the amount on behalf of the insurance company
- d) None of the above

1. What is underwriting?

- a) The process of evaluating and assessing risks to determine the cost of insurance coverage.
- b) Risk Retention
- c) Risk Prevention
- d) Risk Rejection

12. What is a claim?

- a) A formal request made by the policyholder to the insurance company for coverage of a loss or damage.
- b) Handling risks carefully
- c) Seeking adequate protection on insurance
- d) Seeking guidance from the experts

13. What is reinsurance?

- a) Insurance purchased by an insurance company to mitigate its own risk of large losses.
- b) General Insurance
- c) Liability insurance
- d) Legal liability insurance

14. What is comprehensive insurance?

- a) Insurance that provides coverage for a wide range of risks and perils.
- b) Handling risks carefully
- c) Seeking adequate protection on insurance
- d) Seeking guidance from the experts

15. What is the purpose of an insurance deductible?

- a) To share the risk of financial loss between the policyholder and the insurance company.
- b) To share all the risks to the insurance company
- c) To handle the risks
- d) All of the above

16. What is a beneficiary?

- a) The person or entity designated to receive the proceeds of an insurance policy
- b) Beneficiary in the event of the insured's death
- c) Both a and b
- d) None of the above

17. What is an insurance policy?

- a) A legal contract between the policyholder and the insurance company
- b) A policy that outline the terms and conditions of coverage
- c) Both a and b
- d) None of the above

18. What is the purpose of insurance regulation?

- a) To ensure that insurance companies operate in a fair and financially stable manner
- b) To protect consumers from unwanted fringes
- c) To clearly understand the regulations
- d) All of the above

19. What is a term life insurance policy?

- a) Life insurance coverage for a specified period, typically with no cash value
- b) Term life insurance
- c) Life coverage
- d) General unemployment insurance

20. What is an insurance claim adjuster?

- a) A representative of the insurance company responsible for investigating and evaluating insurance claims.
- b) Broker
- c) An Agent



What is property insurance?

- a) Insurance that provides coverage for damage to or loss of property.
- b) Poverty insurance
- c) Loss insurance
- d) All of the above

2. What is the purpose of insurance underwriting?

- a) To assess and evaluate risks to determine the cost of insurance coverage.
- b) The impact of governments on the people
- c) The impact of local firms on a family
- d) None of the above

23. What is the difference between a premium and a deductible?

- a) The premium is the cost of insurance coverage paid by the policyholder
- b) While the deductible is the amount the policyholder must pay out of pocket
- c) Before the insurance company covers the remaining expenses.
- d) All of the above

24. What is the role of an insurance broker?

- a) An intermediary who represents multiple insurance companies
- b) Helps clients find the best insurance coverage for their needs.
- c) Both a and b
- d) None of the above

25. What is the purpose of insurance coverage?

- a) To provide financial protection against unforeseen events and losses.
- b) To avoid conflicts of interest
- c) To provide financial protection for families
- d) To avoid life coverage



Valued Scripts

SAS GOVERNMENT DEGREE COLLEGE, NARAYANAPURAM
DEPARTMENT OF ECONOMICS
Certificate Course in Insurance - Grand Test - 2022-23

Max Marks: 25 M

Time 1 Hour

Name of the Student: K LAKSHMI
Class/Group: T BA
R.T Number: 223556201004

19/25

1. What is insurance?
 - a) A risk management strategy that provides financial protection against losses
 - b) To develop cleaner and more efficient technologies to mitigate environmental degradation
 - c) Taxes levied on the people who are not availing the rules
 - d) Taxes on the people who are doing harm to the environment

(A)
2. What is the purpose of insurance?
 - a) To transfer the risk of financial loss from an individual
 - b) Gross Domestic Product (GDP)
 - c) Goods and Service Tax (GST)
 - d) Entity to an insurance company.

(C)
3. What is the policyholder?
 - a) The person or entity that owns the insurance policy
 - b) To promote long-term well-being
 - c) To promote sustainable consumption
 - d) All of the above

(A)
4. What is a premium?
 - a) The amount paid by the policyholder to the insurance company for coverage
 - b) To address the polices to protect the environment
 - c) To address the premium issues
 - d) To address the insurance issues

(A)
5. What is a deductible?
 - a) The amount the policyholder must pay out of pocket before the insurance company covers the remaining expenses.
 - b) Amount to be paid by the insurance company
 - c) Amount collected from the people
 - d) None of the above

(C)
6. Which type of insurance provides coverage for damage to or loss of property?
 - a) Property insurance
 - b) Poverty insurance
 - c) Below poverty
 - d) Above poverty

(A)
7. What is liability insurance?
 - a) Insurance that provides coverage for legal liabilities
 - b) Arising from injuries or damages to third parties
 - c) Both a and b

(C)



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8. d) None of the above

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b) Amount to be paid until they are alive
c) Amount to be collected during their life span
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b) Insurer who dies while riding a bike
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17. What is an insurance policy?
a) A legal contract between the policyholder and the insurance company
b) A policy that outline the terms and conditions of coverage
c) Both a and b

(C) X

(A) ✓

(A) X

(A) X

(B) X

(A) X

(C) X

(C) X

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a) Insurance that provides coverage for damage to or loss of property.
b) Poverty insurance
c) Loss insurance
d) All of the above

22. What is the purpose of insurance underwriting?
a) To assess and evaluate risks to determine the cost of insurance coverage.
b) The impact of governments on the people
c) The impact of local firms on a family
d) None of the above

23. What is the difference between a premium and a deductible?
a) The premium is the cost of insurance coverage paid by the policyholder
b) While the deductible is the amount the policyholder must pay out of pocket
c) Before the insurance company covers the remaining expenses.
d) All of the above

24. What is the role of an Insurance broker?
a) An intermediary who represents multiple insurance companies
b) Helps clients find the best insurance coverage for their needs.
c) Both a and b
d) None of the above

25. What is the purpose of insurance coverage?
a) To provide financial protection against unforeseen events and losses.
b) To avoid conflicts of interest
c) To provide financial protection for families
d) To avoid life coverage

(A) ✓

(A) ✓

(A) ✓

(D) ✓

(C) ✓

(A) ✓



Photographs of conducting the Classes





Model Certificate

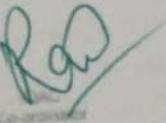


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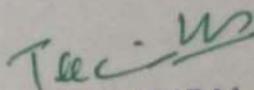
CERTIFICATE OF COMPLETION

This is to certify that Mr/Ms K. Durgamma
of I.B.A class has successfully completed certificate course in Insurance (Semester) conducted
from 20/2/2023 to 15/4/2023 by Department of Economics.


Dr. Nandini
Course Co-ordinator

Incharge

Department of Economics
SAS GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM-534 406


PRINCIPAL
SAS GOVT. DEGREE COLLEGE
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West Godavari District.
Pin: 534 406, Andhra Pradesh





Report on the Certificate Course

Introduction:

Environmental economics is a field of study that examines the economic impact of environmental policies and issues. It combines principles from both economic and environmental science to analyze how human activities affect the environment and vice versa. This report provides an overview of key concepts, challenges, and solutions within environmental economics.

Conclusion:

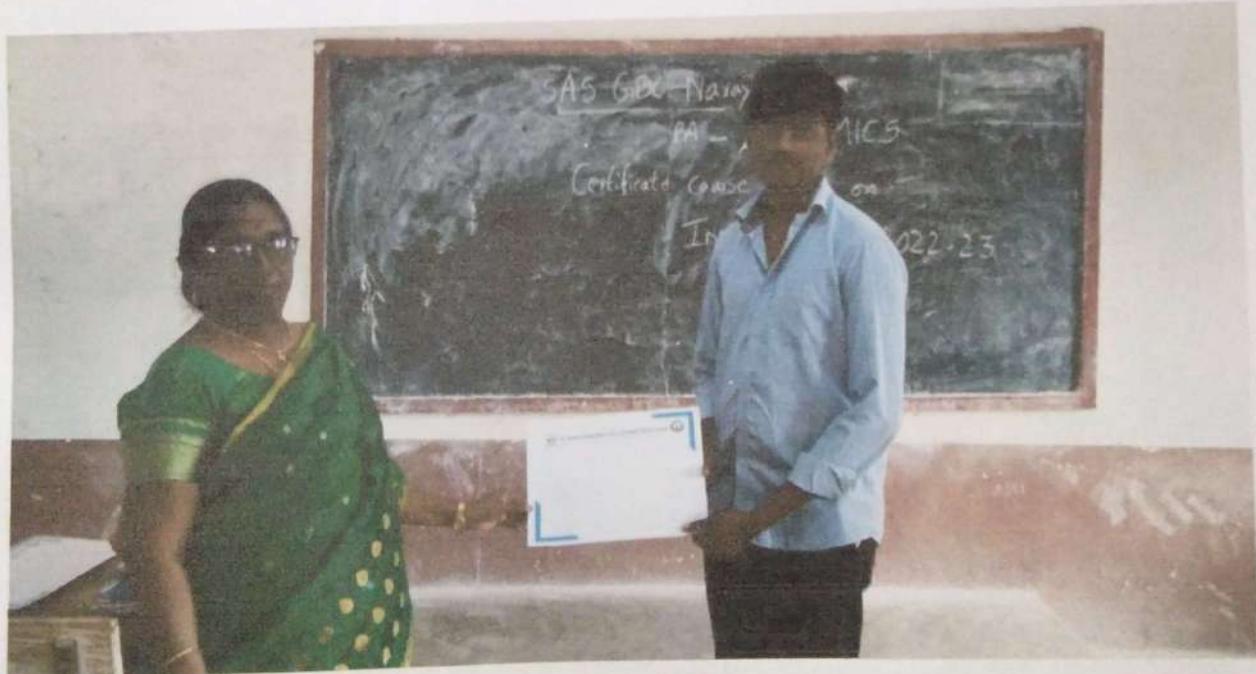
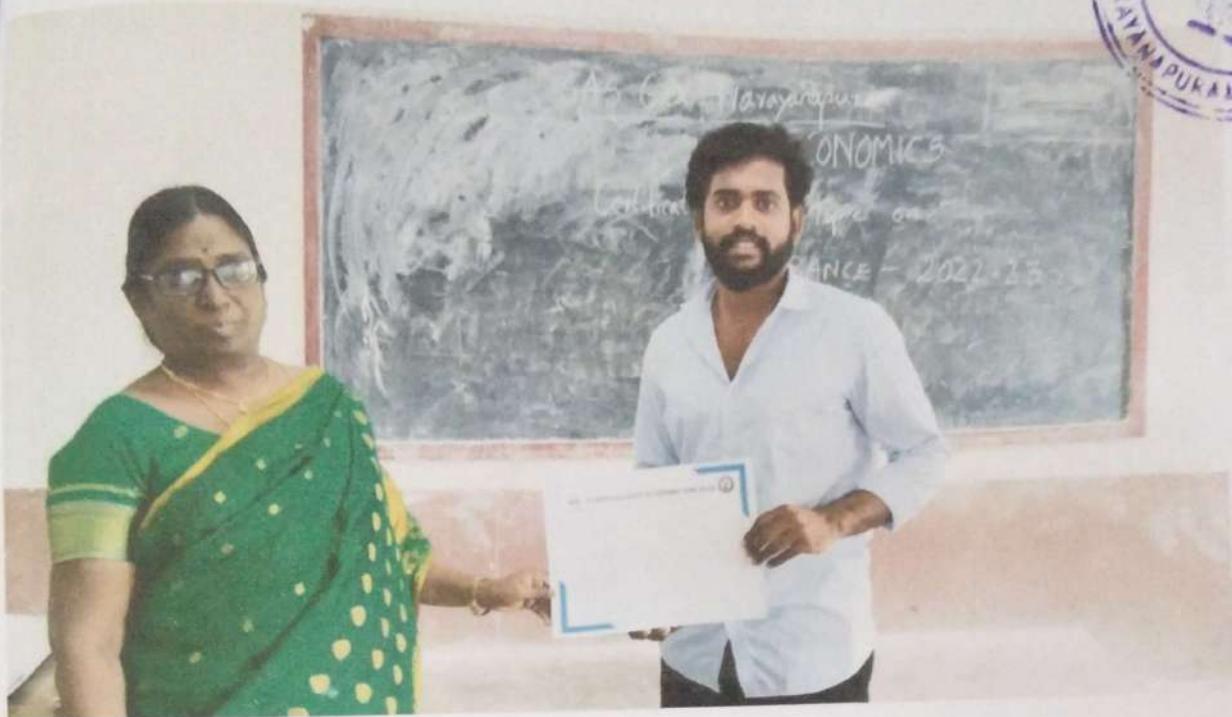
Environmental economics plays a crucial role in understanding the complex interactions between human economies and the natural environment. By addressing market failures, valuing ecosystem services, and promoting sustainable development, environmental economics offers solutions to some of the most pressing environmental challenges facing society today. However, addressing these challenges requires interdisciplinary collaboration, innovative policies, and global cooperation to ensure a prosperous and sustainable future for generations to come.

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Pictures



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THANK YOU

