

## 206 K Insurance, Transport and Tourism

1	An Introduction to Life Insurance	<p>1.1 Life Insurance Business: Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract Determinants of Risk Premium</p> <p>1.2 Life Insurance Plans:</p> <p>1.2.1 Traditional- Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans, Riders in plan - Introduction, Forms and procedures</p> <p>1.2.2 Non Traditional - Unit Linked Insurance Plan (ULIP)</p> <p>1.2.3 Difference - Traditional and Non Traditional Plan</p>
2	Policy Conditions of Life Insurance	<p>2.1 Insurance Document: Proposal form, Policy form, Cover note, Certificate of Insurance, Endorsement, Co-insurance and Renewal receipt, Procedure of taking Life Insurance Policy</p> <p>2.2 Settlement Settlement of Claim on Maturity of Policy, Death of Policy holder</p>
3	General Insurance	<p>3.1 Origin and growth of General Insurance</p> <p>3.2 Principles of General Insurance</p> <p>3.3 Types of General Insurance- Motor, Accident Insurance, Health, Crop etc.</p> <p>3.4 Laws relating to General Insurance, Organization and Management of General Insurance in India</p> <p>3.5 Study of Risk factors, Insurance claims</p> <p>3.6 Effect of Globalization on Insurance Sector</p>
4	Insurance Sector legislation and Regulatory Authority	<p>4.1 Insurance Act: Insurance Act of 1938, L. I. C. Act of 1956 and G.I.C. Act of 1972 – objectives, features and provisions</p> <p>4.2 Fundamentals of Agency Law : Procedure of becoming an agent, Code of conduct, Unfair practices and cancellation of licence</p> <p>4.3 Role of IRDA: Insurance Regulatory and Development Authority - Constitution, Objectives, Duties and powers, Role of IRDA in appointing agents.</p>
5	Introduction to Tourism	Concept of Tourism, Types of Tourism, Factors affecting Demand for Tourism, Nature of Tourism, Significance of Tourism, Inter-regional and Intra-regional Tourism, Role of Government in Tourism Development
6	Forms of Tourism	Agritourism, Health Tourism, Heritage Tourism, Eco Tourism, Cultural Tourism, Religious Tourism, Educational Tourism, Business Tourism, Sports Tourism, Family Tourism, Sea Tourism
7	Impact of Tourism	Globalization and Tourism, The Economic Impact of Tourism, The Socio-cultural Impact of Tourism, Environmental Impact of Tourism, Career Opportunities in Tourism
8	Tourism in India	<p>Growth of Tourism in India –</p> <p>1. Contribution to Gross Domestic Product, 2. Employment Generation, 3.Foreign Tourist Arrivals (FTAs), 4.Share of India in International Tourist Arrivals (ITAs) in World, 5. Foreign Exchange Earnings (FEEs) from Tourism in India</p> <p>Tourism Infrastructure Development in India, Scope of Tourism in India, Challenges before Indian Tourism Sector, Measures adopted by Government for Development of Tourism in India</p>