

PROFESSIONAL EXAMINATION SYLLABUS

SUBJECT CODE	SUBJECT NAME
IC 01	<u>PRINCIPLES OF INSURANCE</u>
IC 02	<u>PRACTICE OF LIFE INSURANCE</u>
IC 11	<u>PRACTICE OF GENERAL INSURANCE</u>
IC 14	<u>REGULATIONS OF INSURANCE BUSINESS</u>
IC 22	<u>LIFE INSURANCE UNDERWRITING</u>
IC 23	<u>APPLICATIONS OF LIFE INSURANCE</u>
IC 24	<u>LEGAL ASPECTS OF LIFE INSURANCE</u>
IC 26	<u>LIFE INSURANCE FINANCE</u>
IC 27	<u>HEALTH INSURANCE</u>
IC 28	<u>FOUNDATION OF ACTUARIAL SCIENCE</u>
IC 45	<u>GENERAL INSURANCE UNDERWRITING</u>
IC 46	<u>GENERAL INSURANCE ACCOUNTS PREPARATION AND REGULATION OF INVESTMENT</u>
IC 57	<u>FIRE & CONSEQUENTIAL LOSS INSURANCE</u>
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IC 71	<u>AGRICULTURAL INSURANCE</u>
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IC 74	<u>LIABILITY INSURANCE</u>
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IC 77	<u>ENGINEERING INSURANCE</u>
IC 78	<u>MISCELLANEOUS INSURANCE</u>
IC 81	<u>MATHEMATICAL BASIS of LIFE ASSURANCE</u>
IC 82	<u>STATISTICS</u>
IC 83	<u>GROUP INSURANCE AND RETIREMENT SCHEMES</u>
IC 85	<u>REINSURANCE MANAGEMENT</u>
IC 86	<u>RISK MANAGEMENT</u>
IC 88	<u>MARKETING AND PUBLIC RELATIONS</u>
IC 89	<u>MANAGEMENT ACCOUNTING</u>
IC 90	<u>HUMAN RESOURCES MANAGEMENT</u>
IC 92	<u>ACTUARIAL ASPECTS OF PRODUCT DEVELOPMENT</u>
IC 99	<u>ASSET MANAGEMENT</u>
IC47/A1	<u>FOUNDATION OF CASUALTY ACTUARIAL SCIENCE (PART-I)</u>
IC84/A2	<u>FOUNDATION OF CASUALTY ACTUARIAL SCIENCE (PART – II)</u>

IC 01 - PRINCIPLES OF INSURANCE

(Revised Edition: 2016)

Contents

Chapter 1: Risk Management

Chapter 2: The Concept of Insurance and its Evolution

Chapter 3: The Business of Insurance

Chapter 4: The Insurance Market

Chapter 5: Insurance Customers

Chapter 6: The Insurance Contract

Chapter 7: Insurance Terminology

Chapter 8: Life Assurance products

Chapter 9: General Insurance Products

Annexure 1: History of Insurance.

Annexure 2: History of Insurance in India.



IC 02 - PRACTICE OF LIFE INSURANCE

(Revised Edition: 2016)

Contents

Chapter 1: Life Insurance Organization

Chapter 2: Premiums and Bonuses

Chapter 3: Plans of Life insurance

Chapter 4: Annuities

Chapter 5: Group Insurance

Chapter 6: Linked Life Insurance Policies

Chapter 7: Applications and Acceptance

Chapter 8: Policy Documents

Chapter 9: Premium payment, Life Insurance Corporation (L.I.C) of India policy lapse and revival

Chapter 10: Assignment, Nomination and Surrender of policy

Chapter 11: Policy Claims



IC 11 - PRACTICE OF GENERAL INSURANCE

(Revised Edition: 2016)

Contents

Chapter 1: Introduction to General Insurance

Chapter 2: Policy Documents and forms

Chapter 3: General Insurance Products – Part 1 (Fire & Marine)

Chapter 4: General Insurance Products – Part 2 (Motor, Liability, Personal Accident and Specialty Insurance)

Chapter 5: General Insurance Products – Part 3 (Engineering & other Insurances)

Chapter 6: Underwriting

Chapter 7: Ratings & Premiums

Chapter 8: Claims

Chapter 9: Insurance Reserves & Accounting



IC 14 - REGULATIONS OF INSURANCE BUSINESS

(First Edition: 2016)

Contents

Chapter 1: Development of Insurance Legislation in India and Insurance Act 1938

Chapter 2: IRDAI Functions and Insurance Councils

Chapter 3: IRDAI and its Licensing Functions

Chapter 4: Regulations on Conduct of Business-I

Chapter 5: Regulations on Conduct of Business-II

Chapter 6: Policy Holders Rights of Assignment, Nomination and Transfer

Chapter 7: Protection of Policy Holders Interest

Chapter 8: Dispute Resolution Mechanism

Chapter 9: Financial Regulatory Aspects of Solvency Margin and Investments

Chapter 10: International Trends In Insurance Regulation

Annexure 1

Annexure 2

Annexure 3



IC 22 - LIFE INSURANCE UNDERWRITING

(Revised Edition: 2011)

Contents

Chapter 1: Life Underwriting - Principles & Concepts (Part-1)

Chapter 2: Life Underwriting -Principles & Concepts (Part-2)

Chapter 3: Underwriting: Structure and process

Chapter 4: Financial Underwriting

Chapter 5: Occupational, Avocational and Residential risks

Chapter 6: Reinsurance

Chapter 7: Blood Disorders

Chapter 8: Nervous System

Chapter 9: Diabetes Mellitus

Chapter 10: Thyroid diseases

Chapter 11: Urinary system

Chapter 12: The Respiratory System

Chapter 13: Gastrointestinal (Digestive) System

Chapter 14: Cardiovascular system

Chapter 15: Special Senses: Disorders of the eyes, ears and nose

Chapter 16: Glossary

Annexure: Section containing commonly used forms, and questionnaires in underwriting.

IC 23 - APPLICATIONS OF LIFE INSURANCE

(Revised Edition: 2013)

Contents

Chapter 1: Financial Planning and Life Insurance

Chapter 2: Life Insurance Planning

Chapter 3: Health Policies

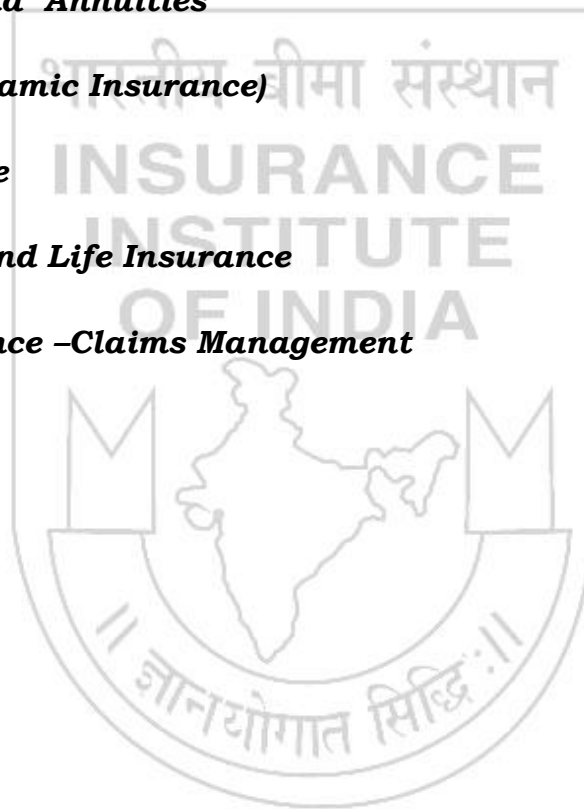
Chapter 4: Pensions and Annuities

Chapter 5: Takaful (Islamic Insurance)

Chapter 6: Reinsurance

Chapter 7: Tax Laws and Life Insurance

Chapter 8: Life Insurance –Claims Management



IC 24 - LEGAL ASPECTS OF LIFE INSURANCE

(Revised Edition: 2018)

Contents

Chapter 1: Sources of Law

Chapter 2: Administration of Justice in India

Chapter 3: Law of contract

Chapter 4: Life Insurance Contract-I

Chapter 5: Life Insurance Contract-II

Chapter 6: Group Life – Other Insurance Schemes

Chapter 7: Life Insurance Policies as Property

Chapter 8: Rights under Life Insurance Policies

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Chapter 10: Tax Laws and Life Insurance

Chapter 11: Insurance Intermediaries

Chapter 12: Legal status of individuals and life insurance

Chapter 13: Nationalisation of life insurance

Chapter 14: Protection of Interest of Consumers

Chapter 15: Life Insurance Legislation Abroad & Policy Initiatives in India

***Chapter 16: Insurance Regulatory and Development Authority Act, 1999
Annexure I, II.***

IC 26 - LIFE INSURANCE FINANCE

(Revised Edition: 2016)

Contents

Chapter 1: Elementary Principles of Accounts

Chapter 2: Life insurance business: Important types of insurance policies

Chapter 3: Accounting Procedures - Premium Accounting

Chapter 4: Accounting Procedures–Disbursements

Chapter 5: Accounting Procedure: Expenses of Management

Chapter 6: Investments

Chapter 7: Final Accounts, Revenue Account and Balance Sheet

Chapter 8: Budget and Budgetary Control

Chapter 9: Innovative Concepts in Financial Reporting

Chapter 10: Accounting Standard Applicable to Life Insurance Companies

Chapter 11: Financial Analysis

Chapter 12: Management Environment in India

Chapter 13: Application of Financial Management Concepts in Insurance Industry

Chapter 14: Taxation (Current Scenario)

Chapter 15: Anti-Money Laundering Guidelines and PML Act.

Chapter 16: Compliance with IFRS (Involving Broader Concepts)

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Chapter 1: Introduction to Health Insurance and the Health system in India.

Chapter 2: Health Financing Models and Health Financing in India.

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Chapter 4: Health Insurance Underwriting.

Chapter 5: Health Insurance Policy Forms and Clauses.

Chapter 6: Health Insurance Data, Pricing & Reserving.

Chapter 7: Regulatory and legal aspects of health insurance.

Chapter 8: Customer service in health insurance.

Chapter 9: Health Insurance fraud.

Chapter 10: Reinsurance



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Chapter 1: Compound Interest, Accumulated Value, Present Value, Investment Returns

Chapter 2: Level Annuities

Chapter 3: Variable Annuities

Chapter 4: Redemption of Loans

Chapter 5: Further Compound Interest and Annuities Certain

Chapter 6: Probability

Chapter 7: Mortality Table

Chapter 8: Construction of Mortality Tables

Chapter 9: Well Known Mortality Tables and Indices for comparison of different mortality tables

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Chapter 11: Assurance Benefits

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Chapter 13: Net Premiums for Assurance Plans

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Chapter 15: Premium Conversion Tables

IC 45 - GENERAL INSURANCE UNDERWRITING

(Revised Edition: 2010)

Contents

Chapter 1: Introduction to Underwriting

Chapter 2: Methodology & Procedures of Underwriting

Chapter 3: Principles of Rate Making

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Chapter 5: File & Use Regulations

Chapter 6: Applications of File & Use Regulations

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Chapter 10: Protection of Policyholder's Interest

Chapter 11: Research & development in Underwriting, Rating & Product Innovation – Challenges Ahead

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IC 46 - GENERAL INSURANCE ACCOUNTS PREPARATION AND REGULATION OF INVESTMENT

(Revised Edition: 2016)

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Unit 6: *Accounting Methods and Control.*

Unit 7: *Depreciation Accounting,*

Unit 8: *Bank Reconciliation Statement,*

Unit 9: *Introduction to Company Accounts (Based on the Companies Act 2013)*

Chapter 3: Non-Life Insurance Business Accounting Methods, Techniques & Process

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Unit 15: *Investment Accounting*

Chapter 5: Annual Reports, Audit & International Financial Reporting Standards

Unit 16: *Annual Reports. (Based on Companies Act 2013)*

Unit 17: *Statutory Audit in General Insurance Business.*

Unit 18: *Internal Audit in General Insurance Business.*

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IC 57 -FIRE & CONSEQUENTIAL LOSS INSURANCE

(Revised Edition: 2015)

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IC 67 - MARINE INSURANCE

(Revised Edition: 2013)

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Chapter 10: Marine Recoveries

Chapter 11: Role of Banker's in marine Insurance

Chapter 12: Loss Prevention, Reinsurance, Maritime Frauds



IC 71 - AGRICULTURAL INSURANCE

(Revised Edition: 2013)

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Chapter 1: Glossary of Terms for Agriculture Insurance.

Chapter 2: Introduction to Indian Agriculture

Chapter 3: Risk in Agriculture

Chapter 4: History of Crop Insurance in India.

Chapter 5: Crop Insurance Design Considerations.

Chapter 6: Crop Insurance - Yield Index based Underwriting and Claims

Chapter 7: Weather Based Crop Insurance.

Chapter 8: Traditional Crop Insurance: Underwriting and Claims.

Chapter 9: Agriculture Insurance in Other Countries

Chapter 10: Livestock / Cattle Wealth in Indian Economy

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Chapter 13: Poultry Insurance in India

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IC 72 - MOTOR INSURANCE

(Revised Edition: 2015)

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Chapter 2: Marketing in Motor Insurance

Chapter 3: Type of motor vehicles, documents and policies

Chapter 4: Underwriting in Motor Insurance

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Chapter 7: Consumer Delight

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Chapter 9: Procedures For Filing And Defending

Chapter 10: Quantum Fixation

Chapter 11: Fraud Management and Internal Audit

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IC 74 - LIABILITY INSURANCE

(Revised Edition 2013)

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Chapter 1: Introduction to Liability Insurance

Chapter 2: Legal Background

Chapter 3: Liability Underwriting

Chapter 4: Statutory Liability

Chapter 5: General Public Liability (Industrial/Non-industrial Risks)

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Chapter 7: Professional Indemnity Insurance

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Chapter 9: Directors and Officers Liability

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IC 76 - AVIATION INSURANCE

(Revised Edition-2016)

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Chapter 5: *Contractor's All risks Insurance*

Chapter 6: *Erection All Risks (EAR) Insurance and Marine Cum Erection (MCE) Insurance*

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Chapter 8: *Contractor's Plant & Machinery Insurance*

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Chapter 10:

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IC 78 - MISCELLANEOUS INSURANCE

(Revised Edition: 2013)

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IC 81 -MATHEMATICAL BASIS OF LIFE ASSURANCE

(Revised Edition 2014)

Contents

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Chapter 4: Further Life Contingencies

Chapter 5: Reinsurance

Chapter 6: Data for Valuation

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Chapter 6: Theory of Probability

Chapter 7: Probability Distributions

Chapter 8: Estimation

Chapter 9: Testing of Hypothesis

Chapter 10: Analysis of Variance (ANOVA)

Chapter 11: Linear Regression and Correlation

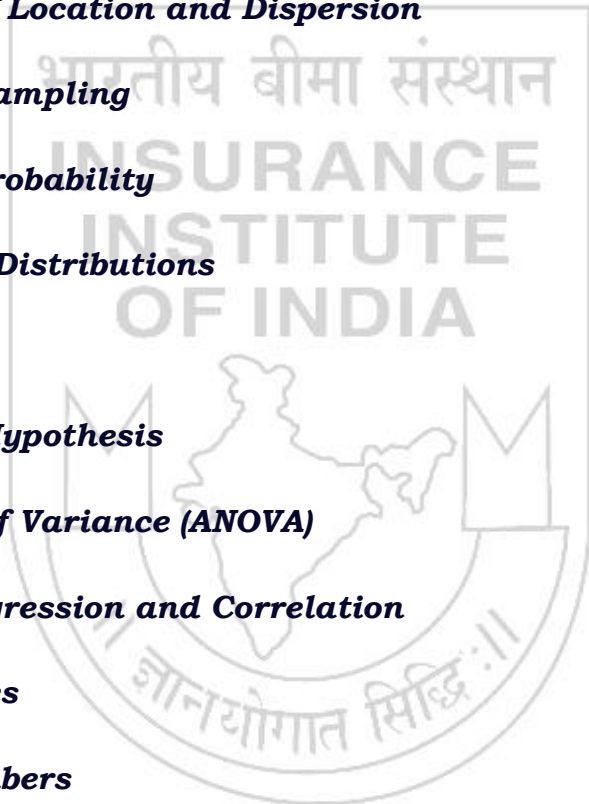
Chapter 12: Time Series

Chapter 13: Index Numbers

Chapter 14: Multiple Regression Correlation Analysis

Chapter 15: Risk Measurement and Law of Average Numbers

Chapter 16: Non-Parametric Methods



IC 83 - GROUP INSURANCE AND RETIREMENT SCHEMES

(Year of Edition 2016)

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Chapter 2: Product Guideline

Chapter 3: Product Design and Schemes

Chapter 4: Tax Aspects of Group & Retirement Benefit Scheme

Chapter 5: Accounting Standards - 15 (Revised) and Indian Accounting Standard (Ind AS) 19

Chapter 6: Investment Pattern for Retirement Benefit Schemes

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IC 85 - REINSURANCE MANAGEMENT

(Revised Edition 2013)

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Chapter 2: Forms of Reinsurance

Chapter 3: Methods of Reinsurance

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Chapter 9: Reinsurance Accounting,

Chapter 10: Reinsurance Markets

Chapter 11: Reinsurance Financial Security

Chapter 12: Alternatives to Traditional Reinsurance

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IC 86 - RISK MANAGEMENT

(Revised Edition: 2013)

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Chapter 3: Building up an Effective Risk Management Programme

Chapter 4: Important Steps in Risk Management Decision Making Process Part-I.

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Chapter 6: Alternative Risk Management

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Catastrophe Recovery Planning.***

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IC 88 - MARKETING AND PUBLIC RELATIONS

(Revised Edition 2016)

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Chapter 2: Introduction to Marketing

Chapter 3: Consumer Behavior

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Chapter 5: Quality in Services

Chapter 6: Strategies for Insurance Marketing - I

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Chapter 7: Indian Capital Market

Chapter 8: Mutual Fund, Venture Capital, Life Insurance Policies and AIFS

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Chapter 3: Pricing of Products – I

Chapter 4: Type of Insurance Products – Individual

Chapter 5: Pricing of Products – 2

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Chapter 8: Premium Bases – Mortality and Morbidity Rates

Chapter 9: Premium Bases – Persistency/Withdrawal Rates

Chapter 10: Premium Bases – Commission Rates

Chapter 10B: Premium Bases – Margins

Chapter 11: Premium Bases – Expense Rates

Chapter 12: Reinsurance Support

Chapter 13: Financial Viability – Profit Margin and Solvency Margin

Chapter 14: Glossary

IC 99 -ASSET MANAGEMENT

(Revised Edition: 2017)

Contents

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Chapter 2: Asset Liability Management- Meaning, Scope, and objectives Asset Liability Management.

Chapter 3: Scope & objectives of Asset & Liability Management in Insurance Business.

Chapter 4: Investment Alternatives.

Chapter 5: Security Market Analysis and Investment Decision.

Chapter 6: Asset Liability Management and IRDAI Regulations & Directives.

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Chapter 9: SEBI Regulations And related Security Laws.

Chapter 10: Fundamental Analysis and Asset Management.

Chapter11: Technical Analysis.

Chapter 12: Bond Valuation and Bond Risk Analysis.

Chapter 13: Time Value of Money and Investment Planning:

Chapter 14: Portfolio Theory and risk Analysis.

Chapter 15: Modern Portfolio Theory and Optimisation Of Returns.

Chapter 16: Portfolio Theory and capital Assets Pricing model.

Chapter17: Portfolio Management& Equity Investments:

Chapter 18: Portfolio Management and Mutual Fund Investment:

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Chapter 20: Forex Management and Asset Management:

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Contents

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Chapter 2: Risk Theory

Chapter 3: Rate Making

Chapter 4: Individual Risk Rating

Chapter 5: Loss Reserving

Chapter 6: Risk Classification

To suit the syllabus requirements of the Indian examination the book is published in two parts: Part I comprising chapters 1 to 6 and Part II comprising 7 to 10. The Index covering the entire book will appear in both the parts.

Contents

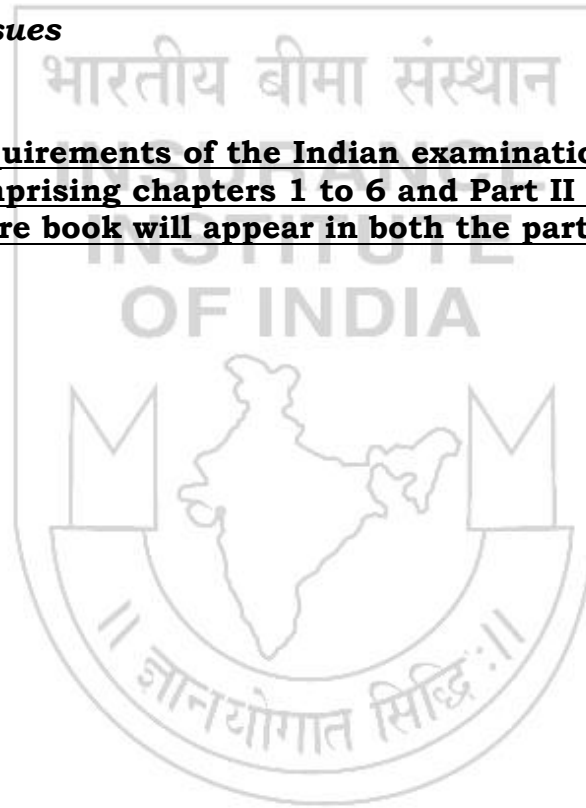
Chapter 7: Reinsurance

Chapter 8: Credibility

Chapter 9: Investigation Issues in Property Liability Insurance

Chapter 10: Special Issues

To suit the syllabus requirements of the Indian examination the book is published in two parts: Part I comprising chapters 1 to 6 and Part II comprising 7 to 10. The Index covering the entire book will appear in both the parts.



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VVN/DDD