



**ADIKAVI NANNAYA UNIVERSITY:: RAJMAHENDRAVARAM**  
**B.Com. Computer Applications Syllabus (w.e.f:2020-21 A.B)**

**Co-CurricularActivities:**

**A. Mandatory** (*Student training by teacher in the related field skills: 10 hrs.*):

1. **For Teachers:** Training of students by teacher (using actual field material) in classroom/field for not less than 10 hours on techniques/skills of life insurance sector from opening of insurance policies to settlement of claims.
  - a. Working with websites to ascertain various LIC Companies and their schemes in Life Insurance sector (Ref. unit-1)
  - b. Working with websites to ascertain various policies in Life Insurance sector (Ref. unit-2)
  - c. Working with websites like policy bazaar.com for Calculation of Premium for Specified policies and ascertain various options under policy (ref. unit-3)
  - d. Preparation of statements for claims under various policies working with specified Life Insurance Company for settlement of Claims under different circumstances (Ref. Unit 4)
  - e. Prepare the students to choose the Life Insurance field and show the opportunities in public and private insurance companies. (ref. Unit.5)
2. **For Students:** Students shall take up individual Fieldwork/Project work and make observations on the procedures followed in the life insurance activities including identifying customers, filling applications, calculation of premium and settlement of insurance claims. Working with Insurance Agents and Life Insurance companies may be done if possible. Each student shall submit a hand-written Fieldwork/Project work Report on his/her observations in the given format to teacher.
3. Max marks for Fieldwork/Project work Report: 05
4. Suggested Format for Fieldwork/Project work (not more than 10 pages): Title page, student details, contents, objective, step-wise work done, findings, conclusions and acknowledgements.
5. Unit tests (IE).

**B. Suggested Co-Curricular Activities**

1. Training of students by a related field expert.
2. Assignments including technical assignments like Working with any insurance Company for observation of various policies, premiums, claims, loans and other activities.
3. Seminars, Conferences, discussions by inviting concerned institutions
4. Field Visit
5. Invited lectures and presentation on related topics



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<b>B.Com</b>	<b>Semester – V (Skill Enhancement Course- Elective)</b>	<b>Credits:4</b>
<b>Course:11-B</b>	<b>General Insurance with Practice</b>	<b>Hrs/Wk:5</b>

**Course Learning Outcomes**

After completing the course, the student shall be able to:

1. Understand the Features of General Insurance and Insurance Companies in India
2. Analyze various schemes and policies related to General Insurance sector
3. Choose suitable insurance policy under Health, Fire, Motor, and Marine Insurances
4. Acquire General Insurance Agency skills and administrative skills
5. Apply skill for settlement of claims under various circumstances

**Syllabus:** Total 75 hrs (Teaching 60, Training 10, Others 05 including IE etc.)

**Unit-I: Introduction**

General Insurance Corporation Act - General Insurance Companies in India - Areas of General Insurance - Regulatory Framework of Insurance - IRDA - Objectives - Powers and Functions - Role of IRDA - Insurance Advisory Committee.

**Unit-II: Motor Insurance**

Motor Vehicles Act 1988 - Requirements for compulsory third party insurance - Policy Documentation & Premium - Certificate of insurance - Liability without fault - Compensation on structure formula basis - Hit and Run Accidents.

**Unit-III: Fire & Marine Insurance**

Kinds of policies - Policy conditions - Documentation - Calculation of premium - Calculation of Loss - Payment of claims.

**Unit-IV: Agriculture Insurance**

Types of agricultural insurances - Crop insurance - Problems of crop insurance - Crop Insurance Vs Agricultural relief - Considerations in Crop insurance - Live Stock Insurance.

**Unit-V: Health & Medical Insurance**

Types of Policies - Calculation of Premium - Riders - Comprehensive Plans - Payment of Claims.

**References:**

1. M.N. Mishra, Insurance Principles and Practices, Chand & Co, New Delhi.
2. M.N. Mishra, Modern Concepts of Insurance, S. Chand & Co.
3. P.S. Palandi, Insurance in India, Response Books - Sagar Publications.
4. C. Gopalkrishna, Insurance - Principles and Practices, Sterling Publishers Private Ltd.
5. G.R. Desai, Life Insurance in India, MacMillan India.
7. <https://www.irdai.gov.in>
8. <https://www.policybazaar.com>
9. Web resources suggested by the Teacher concerned and the College Librarian including reading material.