

MRS-DISHA (IC-38 Imp. Bits/Topics)

- ① IRDA- MALHOTRA COMMITTEE
- ② Insurance Industry
- ③ How- Insurance works
- ④ Risk Pooling
- ⑤ Risk Burden - Types
- ⑥ Managing Risks - Types
- ⑦ Ins - Financial protection
- ⑧ Law of Indemnity
- ⑨ Customer Service - Ins
- ⑩ I&MS
- ⑪ COPA - 1986
- ⑫ Ins. Ombudsman - limitations - Judgment
- ⑬ Ins. Agents - Recruitment process
- ⑭ Composite Agent - Recr. process
- ⑮ Agents guidelines - Rules - Rebate - Regulations
- ⑯ Ins. Contract - legality aspects
- ⑰ Consideration - Consensus ad idem
- ⑱ Material facts
- ⑲ utmost good faith (Uperima fidus)
- ⑳ Insurable interest - Implications
- ㉑ Proximate cause - Examples
- ㉒ Human life value - Examples
- ㉓ Level premium - Reserve
- ㉔ ~~con~~ Traditional plans
- ㉕ Financial planning - life cycle
- ㉖ Assets Accumulation
- ㉗ Individual needs $\begin{cases} \text{Contingency} \\ \text{Transactional} \end{cases}$
- ㉘ Financial products - Basic - Ins.
- ㉙ Tangent - Intangible products
- ㉚ Riders - Types - Examples
- ㉛ Term insurance - Endowment Type
- ㉜ whole life - Convertible plans
- ㉝ Types of Endowment
- ㉞ Par or Non-Par policies
- ㉟ Non-traditional products
- ㊱ Traditional products - Cash value - yield - Surrender value - ROR
- ㊲ Unbundling
- ㊳ ULP - Non-traditional product
- ㊴ IRDA: ULIP, VIP
- ㊵ ULP: Premium Breakup - expenses - Death rate, Investment
- ㊶ MWP - Benefits - Key man - MRI - examples
- ㊷ SA, Mode: Rebates
- ㊸ Additional charges
- ㊹ without profit plans
- ㊺ with profit - Bonus - Types
- ㊻ Prospectus - Product information
- ㊼ Proposal - Proposer - LA - Details
- ㊽ ACR - ME Report - MHR
- ㊾ Std, Non-std age proofs
- ㊿ AML Guidelines - Examples
- 1 KYC proofs - Examples
- 2 Free look in period - examples - Policy Lapse