



S.A.S. GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM, WEST GODAVARI DISTRICT-534406
(AFFILIATED TO ADIKAVI NANNAYA UNIVERSITY, RAJAMAHENDRAVARAM)
Phone: 08818 252189, E-mail: narayanapuram.jkc@gmail.com



Certificate Course on INSURANCE AND RISK MANAGEMENT

Organized by

Department of Economics



Course Instructor

G. Nirmala Jyothi

Lecturer in Economics

Academic Year - 2025-26



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Certificate Course at a Glance

1. **Title of the Course: INSURANCE AND RISK MANAGEMENT**
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: 10-12-2025**
6. **Date of Closure: 28-1-2026**
7. **Time of Conduct of the Classes: 9AM to 10 AM**
8. **Number of Students Enrolled for the Course: 11**
9. **Number of Students Completed the Course: 11**
10. **Assessment Criterion: Evaluation Test**



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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. K. Vasudha at 3 PM on Dt :08.12.2025 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 and Risk Management 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.

Dept in charge

Principal



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PERMISSION LETTER FOR CONDUCT OF CERTIFICATE COURSE

NARAYANAPURAM,
Dt. 08-12-2025

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 and Risk Management (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 and Risk Management 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 08-12-2025. 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

Enclosures:

- A xerox copy of the minutes of Departmental meeting dt.
- A copy of syllabus
- Blueprint of the Execution of the course



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

DATE: 09-12-2025

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 and Risk Management – 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 08-12-2025 after many discussions and deliberation to approve and accord permission for the conduct of a certificate course in Insurance and Risk Management with 30 Days duration for the general public as well as the students of our college from dt. 10-12-2025 to 28-1-2026.

You are further instructed to make all the necessary preparations and arrangements for the commencement of the course on dt. 10-12-2025.

PRINCIPAL



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NOTICE

NARAYANAPURAM
Dt. 10-12-2025

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 and Risk Management from 10-12-2025 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. 10-12-2025.

In-charge of the dept.

Initials of the Principal



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Objectives of the course

A certificate course in Insurance and Risk management aim to provide students with a comprehensive understanding of insurance and risk management principles, practices, and applications, preparing them for careers in insurance, risk management, financial planning, and related fields.

1. **Understanding Insurance Concepts:** To familiarize students with the fundamental principles, concepts, and terminology of insurance, including risk, premiums, underwriting, and claims.
2. **Risk Identification and Assessment:** To enable students to identify, assess, and analyze various types of risks faced by individuals, businesses, and organizations.
3. **Risk Mitigation Strategies:** To educate students about different strategies and techniques for mitigating and managing risks effectively, including insurance coverage, risk transfer, risk avoidance, and risk reduction.
4. **Insurance Products and Services:** To provide students with knowledge about different types of insurance products and services available in the market, such as life insurance, health insurance, property insurance, liability insurance, and more.
5. **Insurance Operations and Functions:** To familiarize students with the operations, functions, and roles of insurance companies, agents, brokers, and regulatory bodies in the insurance industry.
6. **Legal and Regulatory Aspects:** To impart an understanding of the legal and regulatory framework governing the insurance industry, including laws, regulations, compliance requirements, and consumer protection measures.
7. **Risk Management Techniques:** To equip students with practical skills and techniques for assessing, managing, and minimizing risks in various contexts, such as personal finance, business operations, and investment management.
8. **Financial Planning and Decision-Making:** To help students integrate insurance and risk management principles into financial planning, decision-making processes, and overall risk management strategies.
9. **Application and Analysis:** To encourage students to apply theoretical knowledge and analytical skills to real-world scenarios, case studies, and practical exercises, fostering critical thinking and problem-solving abilities.



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Course Outcomes

1. **Comprehensive Understanding:** Students will demonstrate a comprehensive understanding of the principles, concepts, and terminology of insurance and risk management.
2. **Risk Assessment Skills:** Students will be able to identify, assess, and analyze various types of risks faced by individuals, businesses, and organizations across different sectors.
3. **Risk Mitigation Strategies:** Students will develop the ability to evaluate and implement effective risk mitigation strategies, including insurance coverage, risk transfer, risk avoidance, and risk reduction techniques.
4. **Insurance Product Knowledge:** Students will acquire knowledge about different types of insurance products and services available in the market, including life insurance, health insurance, property insurance, liability insurance, and more.
5. **Understanding of Insurance Operations:** Students will gain insights into the operations, functions, and roles of insurance companies, agents, brokers, and regulatory bodies in the insurance industry.
6. **Legal and Regulatory Compliance:** Students will understand the legal and regulatory framework governing the insurance industry, including laws, regulations, compliance requirements, and consumer protection measures.
7. **Application of Knowledge:** Students will apply theoretical knowledge and analytical skills to real-world scenarios, case studies, and practical exercises, demonstrating critical thinking and problem-solving abilities.
8. **Emerging Trends Awareness:** Students will stay updated on emerging trends, developments, and technologies shaping the insurance and risk management landscape, such as insurtech, digitalization, and data analytics.
9. **Communication and Client Relations:** Students will develop strong communication, interpersonal, and client relations skills, enabling them to effectively communicate insurance concepts, policies, and solutions to clients and stakeholders.
10. **Career Readiness:** Students will be prepared for careers in insurance, risk management, financial planning, and related fields, equipped with the knowledge, skills, and competencies required to succeed in the industry.



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CERTIFICATE COURSE SYLLABUS

Module 1: Introduction to Insurance and Risk Management

1. Understanding the fundamentals of insurance and risk management.
2. Historical development of insurance.
3. Role of insurance in financial and risk management.

Module 2: Types of Insurance

1. Life insurance, health insurance, property and casualty insurance, and specialty insurance.
2. Examination of various insurance products and their purposes.

Module 3: Risk Assessment and Analysis

1. Identifying and evaluating risks.
2. Risk measurement and quantification.
3. Risk profiling and risk appetite.

Module 4: Insurance Policies and Contracts

1. Overview of insurance policies and contracts.
2. Key terms and conditions in insurance agreements.
3. Underwriting process and policy issuance.

Module 5: Insurance Market and Regulatory Environment

1. Structure of the insurance industry.
2. Regulatory bodies and compliance requirements.
3. Ethics and legal aspects of insurance.

Module 6: Risk Mitigation and Loss Prevention

1. Strategies for minimizing and preventing risks.
2. Loss control measures and their application.
3. Impact of risk management on insurance costs.



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Module 7: Claims Management

1. Claims processing and settlement procedures.
2. Claims investigation and documentation.
3. Handling fraudulent claims.

Module 8: Reinsurance and Risk Transfer

1. Role of reinsurance in risk management.
2. Methods of transferring risk to reinsurers.
3. Reinsurance agreements and treaties.

Module 9: Enterprise Risk Management (ERM)

1. Principles of ERM.
2. Integrating risk management into the organization's strategic planning.
3. ERM frameworks and methodologies.

Module 10: Emerging Risks and Trends

1. Identifying and managing emerging risks.
2. Trends in the insurance and risk management industry.
3. The impact of technology and data analytics.



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Enrolled students list

S.NO	NAME OF THE STUDENT	Year	Gender
1	A.Polayya	II B.A	M
2	K. Bhargav	II B.A	M
3	K. Naveen Sai Kumar	II B.A	M
4	A.Meghana	II B.A	F
5	G. Anusha	II B.A	F
6	E. Sravanthi	II B.A	F
7	P. Bharathi	II B.A	F
8	N. Gayathri Jyothi	II B.A	F
9	T. Komali Devi	II B.A	F
10	P. Elesh Babu	II B.A	M
11	M. Harika	II B.A	F

Lec.in Economics



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Timetable

S.No	COURSE NAME	COURSE CODE	NAME OF THE INSTRUCTOR	COURSE DURATION	PERIOD	TIME	REMARKS
1	Certificate Course on Insurance and Risk Management		G. Nirmala Jyothi	30 Days	10-12-2025 to 28-1-2026	9 AM to 10 AM	



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S.NO	NAME OF THE STUDENT	Year	DAY 18	DAY 19	DAY 20	DAY 21	DAY 22	DAY 23	DAY 24	DAY 25
1	A.Polayya	II B.A	P	P	P	P	P	P	P	P
2	K. Bhargav	II B.A	P	P	P	P	P	P	P	P
3	K. Naveen Sai Kumar	II B.A	P	P	P	P	P	P	P	P
4	A.Meghana	II B.A	P	P	P	P	P	P	P	P
5	G. Anusha	II B.A	P	P	P	P	P	P	P	P
6	E. Sravanthi	II B.A	P	P	P	P	P	P	P	P
7	P. Bharathi	II B.A	P	P	P	P	P	P	P	P
8	N. Gayathri Jyothi	II B.A	P	P	P	P	P	P	P	P
9	T. Komali Devi	II B.A	P	P	P	P	P	P	P	P
10	P. Elesh Babu	II B.A	P	P	P	P	P	P	P	P
11	M. Harika	II B.A	P	P	P	P	P	P	P	P

S.NO	NAME OF THE STUDENT	Year	DAY 26	DAY 27	DAY 28	DAY 29	DAY 30
1	A.Polayya	II B.A	P	P	P	P	P
2	K. Bhargav	II B.A	P	P	P	P	P
3	K. Naveen Sai Kumar	II B.A	P	P	P	P	P
4	A.Meghana	II B.A	P	P	P	P	P
5	G. Anusha	II B.A	P	P	P	P	P
6	E. Sravanthi	II B.A	P	P	P	P	P
7	P. Bharathi	II B.A	P	P	P	P	P
8	N. Gayathri Jyothi	II B.A	P	P	P	P	P
9	T. Komali Devi	II B.A	P	P	P	P	P
10	P. Elesh Babu	II B.A	P	P	P	P	P
11	M. Harika	II B.A	P	P	P	P	P



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Question Paper

Certificate Course on Insurance and Risk Management - Grand Test - 2025-26

Max Marks: 25 M

Time 1 Hour

1. What is the primary purpose of insurance?
 - A. Give Insurance
 - B. Risk transfer and protection**
 - C. Take Insurance
 - D. Claim Submission
2. What is risk management?
 - A. The process of identifying, assessing, and mitigating risks**
 - B. Managing the risk
 - C. The process of obtaining the risk charges
 - D. The process of reducing the risk
3. Which type of insurance provides coverage for damage to or loss of a property due to fire, theft, or other perils?
 - A. Damage insurance
 - B. Loss insurance
 - C. Property insurance**
 - D. None of the above
4. What does the term "premium" refer to in insurance?
 - A. The cost of the insurance policy**
 - B. Premium paid to the insurance company
 - C. A Tax to the government
 - D. Individual insurance
5. In insurance, what is a deductible?
 - A. The initial amount the insured pays before the insurer covers the loss**
 - B. Deduct the amount on the premium
 - C. Collect the amount from the insurer
 - D. Out of pocket amount
6. What is the primary role of an insurance broker?
 - A. Broker collects the amount from the insurer
 - B. Broker pays the amount for the premium
 - C. Facilitating the purchase of insurance policies from various insurers**
 - D. None of the above
7. What type of insurance provides coverage for legal liabilities arising from injury or damage to third parties?
 - A. General Insurance
 - B. Liability insurance**
 - C. Legal liability insurance
 - D. Damage insurance
8. What does the term "underwriting" mean in insurance?
 - A. Writing about insurance
 - B. Correcting the premium amount manually
 - C. Assessing and evaluating risks**
 - D. Reevaluating the premium amount



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9. In life insurance, what is the "cash value"?
 - A. The savings component that grows over time**
 - B. Withdraw cash
 - C. Cash deposit
 - D. Adding nominees to the existing cash value
10. Which insurance type provides coverage for medical expenses and healthcare costs?
 - A. General insurance
 - B. Medical expenses
 - C. Health insurance and its costs
 - D. Health insurance**
11. What is a "rider" in insurance?
 - A. An additional provision or coverage attached to a policy**
 - B. Insurer who dies while riding a bike
 - C. Claiming the amount on behalf of the insurance company
 - D. None of the above
12. What is the primary purpose of reinsurance in the insurance industry?
 - A. Risk factors of insurance
 - B. Penalty for insurance
 - C. To transfer risk from the insurer to another company**
 - D. Additional insurance policy to be given by the company
13. What is the main goal of risk management?
 - A. To minimize the impact of uncertainties on objectives**
 - B. Handling risks carefully
 - C. Seeking adequate protection on insurance
 - D. Seeking guidance from the experts
14. Which risk management technique involves accepting the potential consequences of a risk without taking any action to prevent it?
 - A. Risk acceptance**
 - B. Risk Retention
 - C. Risk Prevention
 - D. Risk Rejection
15. What is the purpose of risk avoidance?
 - A. Read the documents carefully to avoid risk
 - B. To eliminate the possibility of a specific risk occurring**
 - C. To reduce risk
 - D. To cancel the policy due to risks
16. Which of the following is a strategy for risk reduction?
 - A. Pay the amount in advance
 - B. Manage the insurance staff
 - C. Implementing safety protocols and procedures**
 - D. None of the above
17. What is a risk assessment matrix used for in risk management?
 - A. To evaluate and prioritize risks based on their likelihood and impact**
 - B. A matrix of risks
 - C. Noting all the risks happened during the childhood
 - D. Managing the risk matrix with the help of insurer
18. What is the primary role of an actuary in insurance?
 - A. Assessing and managing risks for an insurance company**
 - B. Actual amount of the insurance vs the receiving amount
 - C. Actual amount to be paid to the insurance company
 - D. None of the above



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19. What does the term "co-payment" refer to in health insurance?
 - A. Payment by the insurance company
 - B. The initial amount the insured pays out of pocket for medical services**
 - C. Taxes for the insurance company
 - D. All of the above
20. What is the purpose of a deductible in insurance?
 - A. Deduct the claim amount
 - B. Recover the amount from the insurer
 - C. To share the risk between the insured and the insurer**
 - D. None of the above
21. What does the term "policyholder" refer to in insurance?
 - A. The individual or entity that owns an insurance policy**
 - B. Insurance company who pays the claim amount
 - C. The individual who manages the policy
 - D. The individual who gives all the details to the company
22. What is the primary purpose of risk transfer?
 - A. To shift the financial burden of a risk to another party**
 - B. To share all the risks to the insurance company
 - C. To handle the risks
 - D. All of the above
23. What is the main objective of insurance underwriting?
 - A. Writing all the risks associated
 - B. Greedy in evaluation
 - C. To evaluate the risk associated with insuring a particular individual or entity**
 - D. None of the above
24. What is a key benefit of insurance for individuals and businesses?
 - A. Legal awareness on the insurance
 - B. Financial protection against unexpected losses or damages**
 - C. Protection of the company
 - D. Company to bear the charges when an individual expires
25. What role does reinsurance play in the insurance industry?
 - A. To help insurers manage their risk exposure by transferring a portion of their risk to other insurers**
 - B. To get the insurance again
 - C. Manage two insurance at a time
 - D. All of the above



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Photographs of conducting the Classes





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Model Certificate





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Report on the Certificate Course

The Department of Economics has conducted certificate course in Insurance and Risk Management (for competitive exams) for the academic year 2025-2026.

As per the instructions given by the principal during the minutes of the meeting 10 students are enrolled in the certificate course from B.A.. The faculty of Economics have engaged classes for 30 days and dealt with the basic concepts of the subject.

Two intermediate tests and one Grand test are conducted for the assessment of learners' understanding levels of knowledge. The minimum qualifying mark for the award of certification is 40%. All the students completed the course successfully and got certificates during the academic year 2025-2026.



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THANK YOU

