

# Usha Deep Academy of Insurance

e-Learning for Surveyors / III, Mumbai Examinations

Subject: S-06 / IC-72: Motor Insurance

## Part-1: Own Damage Insurance

Lecture No.	Duration (Minutes)	File-Size (MB)	Description
<b>Module-1: Chapter:1 and 2 (Lectures-1 to 5; Time-3 Hours; Data-0.85 GB)</b>			
1	50	90	<b>Chapter-1: Session-1:</b> History of Motor Insurance, APPLICABILITY OF BASIC PRINCIPLES OF INSURANCE, PRINCIPLE OF UTMOST GOOD FAITH (UBERRIMAE FIDES)
2	90	138	<b>Chapter-1: Session-2:</b> PRINCIPLE OF INSURABLE INTEREST, PRINCIPLE OF INDEMNITY, DOCTRINE OF SUBROGATION, CONTRIBUTION & PROXIMATE CAUSE, Legal Aspects of Motor Insurance and The Motor Vehicles (Amendment) Bill, 2008, Provisions Relating to Third Party Insurance, Definitions, Registration, Permit & Driving License Under MV Act 1988
3	70	184	<b>Chapter-1: Session-3:</b> Registration of the vehicle, Licensing of Drivers, Procedure for Accreditation of Bus Body Builders, The Motor Vehicle (Amendment) Bill, 2008
4	70	198	<b>Chapter-2: Session-1: MARKETING IN MOTOR INSURANCE:</b> Motor Third Party Pool
5	85	239	<b>Chapter-2: Session-2: MARKETING IN MOTOR INSURANCE:</b> Knock For Knock Agreement and some Market Practices, International Issues in Insurance Markets, Some Market Practices.
<b>Module-2: Chapter: 3 and 4 (Lectures-6 to 15; Time-16 Hours; Data-1.4 GB)</b>			
6	52	139	<b>Chapter-3: Session-1: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> Types of Motor Vehicles
7	55	223	<b>Chapter-3: Session-2: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> Motor insurance documents (Proposal Forms, Cover notes, Certificate of Insurance).
8	80	229	<b>Chapter-3: Session-3: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> Motor insurance documents (Policy Forms, Endorsement, Renewal Notice), LIABILITY ONLY POLICY
9	52	142	<b>Chapter-3: Session-4: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> SCHEDULE, LIABILITY COVER UNDER PACKAGE POLICIES, COVERAGE FOR MOTOR PACKAGE POLICIES
10	58	166	<b>Chapter-3: Session-5: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> PROTECTION AND REMOVAL COSTS, Section I (own Damage) of Two Wheeler Package Policy, Commercial Vehicle Package Policies
11	70	191	<b>Chapter-3: Session-6: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> MOTOR TRADE POLICIES
12	62	174	<b>Chapter-3: Session-7: TYPE OF MOTOR VEHICLES, DOCUMENTS AND POLICIES:</b> NEW TECHNOLOGIES
13	90	237	<b>Chapter-4: Session-1: UNDERWRITING IN MOTOR INSURANCE:</b> MARKET PRACTICE OF MOTOR INSURANCE IN INDIA, Guidelines applicable in India (Up to GR.24).
14	60	150	<b>Chapter-4: Session-2: UNDERWRITING IN MOTOR INSURANCE:</b> Guidelines applicable in India (Up to GR.25 to GR-49)

Lecture No.	Duration (Minutes)	File-Size (MB)	Description
15	55	146	Chapter-4: Session-3: UNDERWRITING IN MOTOR INSURANCE: IMT (India Motor Tariff) Endorsements: 1 to 65.
16	70	197	Chapter-4: Session-4: UNDERWRITING IN MOTOR INSURANCE: Motor Policy Premium Computation, Amendments Subsequent to Discontinuance of Tariff, International Practice in Motor Insurance Rating.
17	100	287	Chapter-4: Session-5: UNDERWRITING IN MOTOR INSURANCE: Underwriting in motor insurance, (Up to Credit Rating)
18	73	198	Chapter-4: Session-6: UNDERWRITING IN MOTOR INSURANCE: The claims experience, Principles and practice of premium computation, (Up to The pricing objectives).
19	70	180	Chapter-4: Session-7: UNDERWRITING IN MOTOR INSURANCE: Principles and practice of premium computation (Motor premium rating, Model wise Risk assessment), Motor Underwriting.
<b>Module-3: Chapter: 5, 6 and 7 (Lectures-20 to 30; Time-14 Hours; Data-1.8 GB)</b>			
20	82	173	Chapter-5: Session-1: MOTOR INSURANCE CLAIMS: Doctrine of cause of Accident, Motor Insurance Claims Procedures, Claim Documents, The Survey Report.
21	65	244	Chapter-5: Session-2: MOTOR INSURANCE CLAIMS: Technical aspects of problems involved in assessment and settlement, Types of Losses (Total Loss or Constructive Total Loss, Total Loss due to Theft, Recovery and Assessment on Repair Basis).
22	74	284	Chapter-5: Session-3: MOTOR INSURANCE CLAIMS: Types of Losses (Cash loss (Net of salvage or cash less) Settlement, Cash loss settlement, Cash less settlement), Various Causes of Accident.
23	67	200	Chapter-5: Session-4: MOTOR INSURANCE CLAIMS: Surveyor and His role in Loss Minimization.
24	50	153	Chapter-5: Session-5: MOTOR INSURANCE CLAIMS: Role of Road Safety in Insurance, Frauds in Motor OD Claims.
25	70	258	Chapter-6: Session-1: IMPORTANCE OF ANALYTICS AND IT INTERVENTION: IT Intervention and Competition, Importance of Analytics and IT Intervention, The new Data-Driven Insurer.
26	85	331	Chapter-6: Session-2: IMPORTANCE OF ANALYTICS AND IT INTERVENTION: Detection of driver under the influence of drug, Need for and Importance of Statistics
27	95	342	Chapter-6: Session-3: IMPORTANCE OF ANALYTICS AND IT INTERVENTION: TAC as Data Depository and TAC as National Repository, Future of Auto Insurance
28	80	261	Chapter-7: Session-1: CONSUMER DELIGHT: Evolution of Quality Service Concept, Impact of Nationalisation, Objectives of Opening the Insurance Sector, Basic Elements of Customer Service.
29	50	83	Chapter-7: Session-2: CONSUMER DELIGHT: Regulatory, Statutory, Self and Internal Commitments In India's regulatory regime, Service Gaps in Claims and Customer Experience Management.
30	50	174	Chapter-7: Session-3: CONSUMER DELIGHT: Need for Insurance Ombudsman, Creating Value Added Services
<b>Module-4: Chapter: 8 and 9 (Lectures-31 to 42; Time-14 Hours; Data-2.6 GB)</b>			
31	70	200	Chapter-8: Session-1: International Legal Scenario in Motor Insurance

Lecture No.	Duration (Minutes)	File-Size (MB)	Description
32	90	280	Chapter-8: Session-2: Third Party Claims Management in India
33	95	300	Chapter-8: Session-3: Who can claim Compensation?
34	65	200	Chapter-8: Session-4: Jurisdiction of Civil Courts
35	40	138	Chapter-8: Session-5: Alternate Methods of Settlement
36	95	287	Chapter-8: Session-6: Principles of Damages
37	65	200	Chapter-8: Session-7: Defenses available to Insurers
38	65	200	Chapter-8: Session-8: Defenses for Insurance Companies
39	85	248	Chapter-9: Session-1: Procedures and Powers of Claims Tribunals, Procedure for Filing of Claim
40	60	199	Chapter-9: Session-2: Mis-joinder of necessary party, Out of Court or Compromise Settlement, Arguments during Proceedings
41	80	270	Chapter-9: Session-3: Procedure for Filing and Defending, Steps to be taken in Third Party Motor Accident Cases
42	40	138	Chapter-9: Session-4: Steps to be taken in Execution Cases, Stay of operation of award during the pendency of appeal
<b>Module-5: Chapter: 10, 11 and Annexure A &amp; B (Lectures-43 to 56; Time-16 Hours; Data-3.8 GB)</b>			
43	70	236	Chapter-10: Session-1: Assessment of Compensation and Type of Damages
44	70	262	Chapter-10: Session-2: Option to choose Jurisdiction
45	80	294	Chapter-10: Session-3: No Fault Liability, Structured Compensation Method, Hit-And-Run Motor Accidents, Comparison with Section 166, Just Compensation
46	75	286	Chapter-10: Session-4: Dictionary meaning of compensation, Definition of Income, Net income, Some Case Studies for Damages to Non-earning Members.
47	70	243	Chapter-11: Session-1: Frauds in TP Claims and Frauds in Motor Insurance, Underwriting Frauds and Issues to be Audited.
48	70	216	Chapter-11: Session-2: Effective investigation to Power to Recall by Tribunals
49	73	262	Chapter-11: Session-3: Non-motor Cases Fixed as Motor Accidents, Common Processing Defects.
50	60	206	Chapter-11: Session-4: Receipt of summons to End of Chapter.
51	60	241	Annexure-A: Session-1: Negligence
52	60	250	Annexure-A: Session-2: Negligence
53	70	308	Annexure-A: Session-3: Liability when policy is not in existence
54	70	304	Annexure-A: Session-4: Liability when policy is not in existence
55	70	290	Annexure-B: Session-1: IMPORTANT DECISIONS ON MOTOR VEHICLE ACT
56	100	440	Annexure-B: Session-2: IMPORTANT DECISIONS ON MOTOR VEHICLE ACT
<b>Total (1 to 56)</b>	<b>65 Hrs</b>	<b>12 GB</b>	