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3) Please add one more Page of “General Insurance” with the following matter.

General Insurance

In today's fast growing economy and consumerism, the need for insurances to cover different types of risks have increased. Today apart from life coverage, we have a different types of risk coverage including health insurance, travel insurance, theft insurance and even wedding insurance, to name a few. Responsible people adequately plan their insurance to cover different types of risks.

Any insurance other than 'Life Insurance' falls under the classification of General Insurance. It comprises of :-

- Insurance of property against fire, theft, burglary, terrorism, natural disasters etc
- Personal insurance such as Accident Policy, Health Insurance and liability insurance which covers legal liabilities.
- Errors and Omissions Insurance for professionals, credit insurance etc.
- Policy covers such as coverage of machinery against breakdown or loss or damage during the transit.
- Policies that provide marine insurance covering goods in transit by sea, air, railways, waterways and road and cover the hull of ships.
- Insurance of motor vehicles against damages or accidents and theft

General insurance products and services are offered as package policies offering a combination of the covers mentioned above in various permutations and combinations. There are package policies specially designed for householders, shopkeepers, industrialists, agriculturists, entrepreneurs, employees and for professionals such as doctors, engineers, chartered accountants etc. Apart from standard covers, General insurance companies also offer customized or tailor-made policies based on the personal requirements of the customer.

Insurance in India used to be tightly regulated and monopolised by state-run insurers. Following the move towards economic reform in the early 1990s, various plans to revamp the sector finally resulted in the passage of the Insurance Regulatory and Development Authority (IRDA) Act of 1999. Significantly, the insurance business was opened on two fronts. Firstly, domestic private-sector companies were permitted to enter both life and non-life insurance business. Secondly, foreign companies were allowed to participate, albeit with a cap on shareholding at 26%.

There are totally 27 General Insurance (Non-Life) Companies in India. These include 4 companies in Public Sector Undertakings and 23 companies in the Private Sector.

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