

**Dr. Babasaheb Ambedkar Open University**  
**Term End Exam August – 2010**

Course Code : DIN-01 Roll No. \_\_\_\_\_  
Subject : General Insurance -1 Marks : 70  
Date : 02-08-2010  
Time : 11:00 to 02:00

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Note : All questions carry equal marks.

Que 1: How insurance provide social security to the society? Explain.

OR

How insurance business help in the economic development of the business? Explain.

Que 2: Explain the following :

- 1) The principle of Assignment
- 2) The principle of Subrogation

OR

Explain the following term :

- 1) Policy forms
- 2) Cover notes.

Que 3: What are the disqualifications for becoming insurance agents?

OR

Explain the legal provisions related to registration in Insurance business.

Que 4: What properties are covered under fire insurance?

OR

Explain special policies in fire insurance business.

Que 5: What are the different types of documents used in marine insurances?

OR

When marine insurance contracts starts and when it terminates?

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Course Code : DIN-02 Roll No. \_\_\_\_\_  
Subject : General Insurance -2 Marks : 70  
Date : 02-08-2010  
Time : 03:00 to 06:00

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Note : All questions carry equal marks.

Que 1: Explain liability for compulsory insurance under motor insurance act-1988.

OR

Explain the procedure of claims under Motor Insurance.

Que 2: Write a short note on investigation and assessment procedure under the claims

OR

Explain the procedure of settlement and arbitration under the claims.

Que 3: (a) Discuss on insurance business in rural sector.  
(b) Discuss on contribution of insurance business in social sector.

OR

Explain the concept of risk management in insurance business.

Que 4: Write a note for the Organization of an insurance business.

OR

What is meant by agent under the insurance business? State his importance and major functions.

Que 5: Write short notes: (any two)

- 1) Activities of surveyors.
- 2) Mediclaim policy.
- 3) Concept of public liability policy.
- 4) Specialized Insurance.

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Course Code : DIN-03 Roll No. \_\_\_\_\_  
Subject : Personal Insurance -1 Marks : 70  
Date : 03-08-2010  
Time : 11:00 to 02:00

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Note : All questions carry equal marks.

Que 1: Explain the concept of good faith in Insurance business (14)

OR

Write a note on different types of plans under life insurance.

Que 2: Write a short note on insurance interest. (14)

OR

Write a note on interest sensitive products.

Que 3: What is Premium? (14)

OR

Write a note on immediate annuity.

Que 4: Write a note on code of conduct. (14)

OR

Explain the policy options.

Que 5: Write short note (Any two) (14)

- 1) Termination
- 2) Endorsements
- 3) Contracts
- 4) Tax benefits under life insurance polices.

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Course Code : DIN-04 Roll No. \_\_\_\_\_  
Subject : Life (Personal) Insurance -2  
Date : 03-08-2010 Marks : 70  
Time : 03:00 to 06:00

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Note : All questions carry equal marks.

Que 1: Describe settlement procedure for maturity claims and death claims.

OR

Explain the various activities of life Insurance business.

Que 2: What is group insurance? State its features and importance.

OR

Explain rural sector and social sector in insurance business

Que 3: Explain the provisions Insurance Act. 1938.

OR

Explain the provision of IRDA Act. 1999.

Que 4: Explain the procedure to become agent for life Insurance business.

OR

How can the agency under life insurance business be terminated?

Que 5: Write short note on the following (any two)

- 1) Claim document.
- 2) Role of actuarial in insurance business.
- 3) Health related insurance.
- 4) Organizational set up of insurance business in India.