

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination January - 2013**

**Course** : Diploma in Insurance (DIN)

Roll No.: \_\_\_\_\_

**Subject** : General Insurance (DIN-01)

**Date** : 27/01/2013

**Time** : 11.00 to 2.00

**N.B.** : All Questions carry equal Marks

**Total Marks : 70**

---

**Q.1** (A) Write note on Insurance and society. (14)

(B) Explain the principle of subrogation.

**OR**

(A) What are the essentials of a contract of Insurance?

(B) Explain the need of Insurance.

**Q.2** (A) Explain the limitation on the Insurer's liability. (14)

(B) Explain the Mechanism of Insurance business.

**OR**

(A) Explain the principle of contribution.

(B) Explain the concept of Insurance.

**Q.3** What are the conditions in the Fire Insurance? (14)

**OR**

Write a note on Loss of Profit Policy?

**Q.4** (A) What are the disqualification for becoming Insurance agents? (14)

(B) Write note on Insurance Registration.

**OR**

(A) Write a note on Proposal Forms.

(B) Write a note on Warranties.

**Q.5** **Write short note any two** (14)

1. Lover notes.

2. Marine policy form.

3. Time span.

4. Salvage loss.

---

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination January - 2013**

**Course** : Diploma in Insurance (DIN)

Roll No.: \_\_\_\_\_

**Subject** : General Insurance (DIN-02)

**Date** : 27/01/2013

**Time** : 03.00 to 06.00

**N.B.** : Attempt all questions.

**Total Marks : 70**

---

**Q.1** (A) Explain liability for compulsory insurance under Motor Insurance Act, 1988. **(14)**

(B) Explain mediclaim policy.

**OR**

(A) Explain the concept of group mediclaim policy?

(B) Explain contractor all risk policy.

**Q.2** Explain the procedure of arbitration. **(14)**

**OR**

Explain the procedure of settlement under the claims.

**Q.3** Write a note on contribution of insurance business in social sector. **(14)**

**OR**

Discuss the concept of risk management in insurance business.

**Q.4** What are the major functions of an agent? **(14)**

**OR**

What is the code of conduct for the agent?

**Q.5** Write short note : (Any two) :- **(14)**

1. Personal Insurance policy.
  2. Specialized Insurance.
  3. Neon sign Insurance policy.
  4. Rules of tariff for Motor Insurance.
-

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination January- 2013**

**Course** : Diploma in Insurance (DIN)

Roll No.: \_\_\_\_\_

**Subject** : Personal Insurance (DIN-03)

**Date** : 29/01/2013

**Time** : 11.00 to 2.00

**N.B.** : All Questions carry equal Marks

**Total Marks : 70**

---

**Q.1** Explain (i) Business and (ii) Good Faith. (14)

**OR**

Give basic understanding of Life Insurance business and explain the concept of insurable Interest in insurance business.

**Q.2** Discuss Plans of Life insurance. (14)

**OR**

Explain different types of annuity.

**Q.3** What is Premium? Explain First Premium Receipt and Renewal Premium Receipt. (14)

**OR**

Explain (i) Surrender value and (ii) Endorsement.

**Q.4** Explain Policy options. (14)

**OR**

What are the major contents of Proposal Form.

**Q.5** **Q.5 Write short note : (Any two) :-** (14)

1. Combination plans.
  2. Whole Life Products.
  3. Individual and Group Policies.
  4. Allied conditions of the policy.
-

---