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 Insu	rance?	
	(B) Explain the need of Insurance.		
Q.2	(A) Explain the limitation on the Insurer's liabi	lity.	(14)
	(B) Explain the Mechanism of Insurance busine	ess.	
	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.		

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Cours	, •	· Diploma in insurance (DIN)			
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Subje Date	ct	: General Insurance (DIN-02) : 27/01/2013			
Time		: 03.00 to 06.00			
N.B.		: Attempt all questions.	Total Marks: 70		
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Q.1	(A)]	Explain liability for compulsory insurance	under Motor Insurance Act, 1988.	(14)	
	(B) I	Explain mediclaim policy.			
		OR			
	(A)]	Explain the concept of group mediclaim po	olicy?		
	(B) l	Explain contractor all risk policy.			
Q.2	Exp	plain the procedure of arbitration.		(14)	
		OR			
	Expl	lain the procedure of settlement under the	claims.		
Q.3	Write a note on contribution of insurance business in social sector.		(14)		
		OR			
	Disc	cuss the concept of risk management in inst	urance business.		
Q.4	Wha	at are the major functions of an agent?		(14)	
		OR			
	Wha	at is the code of conduct for the agent?			
Q.5	Wri	te short note : (Any two) :-		(14)	
	1.	Personal Insurance policy.			
	2.	Specialized Insurance.			
	3.	Neon sign Insurance policy.			
	4.	Rules of tariff for Motor Insurance.			

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Course		: Diploma in Insurance (DIN)		
		Roll No.:		
Subje	ect	: 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	Expla	ain (i) Business and (ii) Good Faith.	(14)	
		OR		
	Give	basic understanding of Life Insurance business and explain the concept of		
	insura	able Interest in insurance business.		
Q.2	Discu	uss Plans of Life insurance.	(14)	
		OR		
	Expla	ain different types of annuity.		
Q.3	What is Premium? Explain First Premium Receipt and Renewal Premium Receipt.		(14)	
		OR		
	Expla	ain (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.		
		Allied conditions of the policy.		

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Example 2 : Diploma in Insurance (DIN)			
Roll No.:			
ct : Life (Personal) Insurance-2 (DIN-04)			
: 29/01/2013			
: 3.00 to 6.00			
: All Questions carry equal Marks : Total Marks :	70		
Write a note on Claim Document	(14)		
OR			
What is meant by intimation for Maturity claims and Death claims.			
Explain the various activities of Life Insurance business.	(14)		
OR			
Describe the Branch officer activities of Insurance business.			
Write a note on Group superannuation scheme.	(14)		
OR			
What is Group Insurance? State its main features and importance.			
(a) Explain the Provisions of IRDA Act 1999.	(14)		
(b) Explain Tax Benefit under Life Insurance policies.			
OR			
(a) Explain Rural and Social Sector in Insurance business.			
The Code of Conduct of Life Insurance Agents.	(14)		
OR.			
Explain the Provisions of Life Insurance Corporation Act 1956.			
	Roll No.:et : Life (Personal) Insurance-2 (DIN-04) : 29/01/2013 : 3.00 to 6.00 : All Questions carry equal Marks Total Marks: Write a note on Claim Document. OR What is meant by intimation for Maturity claims and Death claims. Explain the various activities of Life Insurance business. OR Describe the Branch officer activities of Insurance business. Write a note on Group superannuation scheme. OR What is Group Insurance? State its main features and importance. (a) Explain the Provisions of IRDA Act 1999. (b) Explain Tax Benefit under Life Insurance policies. OR (a) Explain Rural and Social Sector in Insurance business. The Code of Conduct of Life Insurance Agents. OR.		