

Dr. Babasaheb Ambedkar Open University
Term End Examination July - 2012

Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : General Insurance (DIN-01)

Date : 07/07/2012

Time : 11.00 to 2.00

N.B. : All Questions carry equal Marks

Total Marks : 70

Q.1 Explain the mechanism of insurance business. (14)

OR

How the insurance business helps in the economic development of the business?

Q.2 Explain the principle of Subrogation and principle of Contribution. (14)

OR

Explain the basic principles of insurance business and the liability of insurer.

Q.3 Explain the following terms: (14)

1. Policy forms

2. Cover notes

OR

What are the disqualifications for becoming insurance agents?

Q.4 What are the perils covered under the fire insurance? (14)

OR

Write a note on loss of profit policy.

Q.5 When marine insurance contracts starts and when it terminates? (14)

OR

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

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Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : General Insurance (DIN-02)

Date : 07/07/2012

Time : 03.00 to 06.00

N.B. : All questions carry equal marks.

Total Marks : 70

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

OR

Explain about the types of disablement under personal insurance policy.

Q.2 Explain the concept of Group mediclaim policy and overseas medical policy. (14)

OR

Write a short note on investigation and assessment procedure under the claims.

Q.3 Explain the concept of risk management in insurance business. (14)

OR

Write a note on contribution of insurance business in social sector.

Q.4 Write a note for the organization of an insurance business. (14)

OR

What are the major functions of an agent?

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

1. Procedure of arbitration
 2. Contractor all risk policy
 3. Personal accident policy
 4. Baggage insurance
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Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : Personal Insurance (DIN-03)

Date : 09/07/2012

Time : 11.00 to 2.00

N.B. : All Questions carry equal Marks

Total Marks : 70

Q.1 Explain basic understanding of life Insurance business. (14)

OR

Write a short note on insurable interest.

Q.2 Write a note on different types of plans under life insurance. (14)

OR

What are the allied conditions of policy under the insurance.

Q.3 Write a note on Immediate Annuity. (14)

OR

What are the major contents of proposal forms?

Q.4 Explain the policy options. (14)

OR

What is premium?

Q.5 Write short note (Any two). (14)

1. Surrender Value
 2. Combination plans
 3. Whole life products
 4. Premium waiver benefits
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Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : Personal Insurance (DIN-04)

Date : 09/07/2012

Time : 03.00 to 06.00

N.B. : All Questions carry equal Marks

Total Marks : 70

Q.1 What is meant by intimation for maturity claims and death claims? (14)

OR

Write a note on organizational set up of insurance business in India.

Q.2 Explain the various activities of life insurance business. (14)

OR

What is the group insurance ? State its main features and importance.

Q.3 Explain rural sector and social sector in insurance business. (14)

OR

Explain the code of conduct for advertisement in insurance business.

Q.4 Explain the provisions of Life Insurance Corporation Act, 1956. (14)

OR

Explain the Procedure to become agent for life insurance business.

Q.5 Write note on the following : (Any two) :- (14)

1. Functions for life insurance agents.
 2. Health related insurance
 3. Group insurance schemes
 4. Claim document
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