

Dr. Babasaheb Ambedkar Open University
Term End Examination June/July - 2013

Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : General Insurance (DIN-01)

Date : 27/06/2013

Time : 11.00 to 2.00

N.B. : All Questions carry equal Marks

Total Marks : 70

Q.1 (A) Explain the concept of Insurance. (14)

(B) Explain the principle of Assignment.

OR

(A) Explain the need of Insurance.

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

Q.2 (A) How Insurance business helps in the economic development of the business. (14)

(B) Write note on Insurance and Society.

OR

(A) Explain principle of Subrogation.

(B) Explain limitation on the Insurers liability.

Q.3 (A) Explain the Mechanism of Insurance business. (14)

(B) Write note on Endorsement.

OR

Write a note on

(1) Policy forms

(2) Warranties

Q.4 (A) What are the exclusion from fire Insurance business? (14)

OR

(A) Write note on loss of profit policy?

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

1. Perils.

2. Insurance Ombudsman.

3. Procedure in Cargo Insurance.

4. Salvage loss.

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Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : General Insurance (DIN-02)

Date : 27/06/2013

Time : 03.00 to 06.00

N.B. : Attempt all questions.

Total Marks : 70

Q.1 (A) What are the major inclusions and exclusions under the motor insurance? (14)

(B) Explain Personal Insurance Policy.

OR

(A) Explain about the types of disablement under personal Insurance Policy?

(B) Explain group personal accident Policy.

Q.2 Explain investigation and assessment procedure under the claims. (14)

OR

Explain the Procedure of Settlement under the claims.

Q.3 Discuss on insurance business in rural sector? (14)

OR

Explain Contribution of insurance business in social sector.

Q.4 Explain the Organization of an insurance business. (14)

OR

What is the code of conduct for the agent.

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

1. Banker's blanket policy.

2. baggage insurance.

3. neon sign insurance policy.

4. mediclaim policy.

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Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : Personal Insurance (DIN-03)

Date : 29/06/2013

Time : 11.00 to 2.00

N.B. : All Questions carry equal Marks

Total Marks : 70

Q.1 Explain different plans of life insurance. (14)

OR

Explain basic understanding of life insurance business.

Q.2 Explain different types of annuity. (14)

OR

Write a note on premium.

Q.3 Explain (i) surrender value (ii) Whole life Products. (14)

OR

Explain (i) Good faith (ii) Insurable Interest

Q.4 What are different Contents in Proposal form. (14)

OR

Explain Individual and group policies.

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

1. Policy options.
 2. Premium Receipts
 3. Surrender value.
 4. Joint live policies.
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Course : Diploma in Insurance (DIN)

Roll No.: _____

Subject : Life (Personal) Insurance-2 (DIN-04)

Date : 29/06/2013

Time : 3.00 to 6.00

N.B. : All Questions carry equal Marks

Total Marks : 70

Q.1 Write a note on Claim Document. (14)

OR

Describe settlement procedure for maturity claims and death claims.

Q.2 What is the group insurance? State its main features and importance. (14)

OR

Describe the role of actuarial in insurance business.

Q.3 Explain various activities of life insurance business. (14)

OR

Write the branch officer activities of Insurance business.

Q.4 Explain the rural sector and social sector in insurance business. (14)

OR

Write note on (i) Group Gratuity scheme (ii) Grouping leave Encashment scheme.

Q.5 Explain the provisions of life insurance corporation act 1956. (14)

OR

Write note on (i) Write note on Health related Insurance (ii) Tax Benefits under life insurance policies.
