

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination June- 2014**

**Course** : Diploma in Insurance (DIN) **Numerical Code: 0028**  
Roll No.: \_\_\_\_\_  
**Subject** : General Insurance (DIN-01) **Numerical Code: 0179**  
**Date** : 23/07/2014  
**Time** : 11.00 to 2.00  
**N.B.** : All Questions carry equal Marks **Total Marks : 70**

---

**Q.1** (A) Explain the need of Insurance. **(14)**  
(B) Write note on Insurance and Society.

**OR**

(A) Explain the principle of subrogation.  
(B) What are the essentials of a contract of Insurance?

**Q.2** (A) Explain the liability of Insurer. **(14)**  
(B) Explain – Proposal Forms.

**OR**

(A) Explain the principle of contribution.  
(B) How Insurance business helps in the economic development of the business.

**Q.3** (A) Write a note on Insurance registration. **(14)**  
(B) Write a note on warranties.

**OR**

(A) What are the disqualification for becoming Insurance agents?  
(B) Write a note on Endorsements.

**Q.4** Explain special policies in fire Insurance business. **(14)**

**OR**

Write a note on loss of profit policy?

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

1. Time span
  2. Perils
  3. Marine policies
  4. Salvage loss
-

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination June- 2014**

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

**Numerical Code: 0028**

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

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

**Numerical Code: 0180**

**Date** : 23/07/2014

**Time** : 03.00 to 06.00

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

**Total Marks : 70**

---

**Q.1** (A) Explain the liability to third party under Motor Insurance? (14)

(B) Explain the concept of public liability policy?

**OR**

(A) Explain personal Insurance Policy.

(B) Explain the concept of group mediclaim policy?

**Q.2** Write a short note on investigation and assessment procedure under the claims. (14)

**OR**

Explain activities of surveyors and loss assessors.

**Q.3** Explain the importance of insurance business in rural sector. (14)

**OR**

Describe the concept of risk management in insurance business.

**Q.4** What is meant by agent under the insurance business and state his importance? (14)

**OR**

Write a note for the organization of an insurance business.

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

1. Personal accident policy.
  2. Contractor all risk policy.
  3. Baggage insurance.
  4. Different types of specialized insurance.
-

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination June- 2014**

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

**Numerical Code: 0028**

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

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

**Numerical Code: 0181**

**Date** : 24/07/2014

**Time** : 11.00 to 2.00

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

**Total Marks : 70**

---

**Q.1** Explain the concept of good faith in insurance business. **(14)**

**OR**

Write a short note on insurable interest.

**Q.2** What is individual insurance and what is group insurance. **(14)**

**OR**

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

**Q.3** Explain with profit and without profit policies. **(14)**

**OR**

Write a note on Immediate annuity.

**Q.4** Explain the policy options. **(14)**

**OR**

Write a note about first premium receipt and renewal premium receipt.

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

1. Combination plans
  2. Premium
  3. Bonus notices
  4. Contract
-

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination June-2014**

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

**Numerical Code: 0028**

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

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

**Numerical Code: 0182**

**Date** : 24/07/2014

**Time** : 3.00 to 6.00

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

**Total Marks : 70**

---

**Q.1** Describe settlement Procedure for maturity claims and death claims. (14)

**OR**

Write a note on claim document?

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

**OR**

What is group Insurance? State its main features and importance.

**Q.3** Describe the branch office activities of Insurance business. (14)

**OR**

Write note on : (a) Group Gratuity scheme  
(b) Health related Insurance

**Q.4** (A) Explain the Provisions Insurance Act 1938. (14)

(B) Elements of a good Investment.

**OR**

Explain the rural sector and social sector in Insurance business.

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

1. The code of conduct of life insurance agent.
  2. Termination of agency.
  3. Functions for life Insurance agent.
  4. Grouping leave encashment scheme.
-