

Dr. Babasaheb Ambedkar Open University
Term End Examination July-2015

Course	: Diploma in Insurance (DIN)	Numerical Code: 0028
Subject	: General Insurance (DIN-01)	Roll No.: _____
Date	: 21/07/2015	Numerical Code: 0179
Time	: 11.00 to 2.00	
N.B.	: All Questions carry equal Marks	Total Marks: 70

Q.1 What are the disqualifications for becoming insurance Agents? (14)

OR

How insurance provide social security to the society? Explain.

Q.2 A. Explain the concept of Insurance. (14)

B. Explain the principle of contribution.

OR

A. How dose Insurance business help in economic development of the business?

B. Explain the liability of insurer.

Q.3 Explain the following term: (i) Proposal forms (ii) Warranties. (14)

OR

Explain the legal provisions related to registration in Insurance.

Q.4 Explain the following terms: (14)

1. Policy forms

2. Cover notes

OR

Write a note on loss of profit policy.

Q.5 Write Short Note: (Any two) (14)

1. Perils.

2. Insurance Ombudsman.

3. Salvage loss

4. Hire Purchase

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Course : Diploma in Insurance (DIN)

Numerical Code: 0028

Subject : General Insurance (DIN-02)

Roll No.: _____

Numerical Code: 0180

Date : 21/07/2015

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 contractor all risk policy.

(B) Explain baggage Insurance.

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

(B) Explain activities of surveyors and loss Assessors.

OR

(A) Explain the procedure of settlements under the claims.

(B) Explain activities of surveyors and loss assessors.

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

OR

Explain Contribution of insurance business in social sector.

Q.4 What is the code of conduct for the agent. (14)

OR

(A) What are the Major functions of an agent.

(B) What is the code of conduct for the agent?

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

1. Banker's blanket policy.

2. Neon sign insurance policy.

3. Burglary insurance policy

4. Concept of public Liability policy.

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Course : Diploma in Insurance (DIN)
Subject : Personal Insurance (DIN-03)
Date : 22/07/2015
Time : 11.00 to 2.00
N.B. : All Questions carry equal Marks

Numerical Code: 0028
Roll No.: _____
Numerical Code: 0181

Total Marks: 70

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

OR

Write a note on premium.

Q.2 What are the major contents of proposal forms? (14)

OR

Explain different types of annuity.

Q.3 (A) Write note on Combination plans. (14)

(B) What is individual insurance?

OR

Explain (i) surrender value (ii) Whole life Products.

Q.4 Explain Individual and group policies. (14)

OR

Write a short note on insurable interest.

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

1. Policy options.
 2. Whole life products
 3. Allied conditions of the policy
 4. Joint live policies.
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Course : Diploma in Insurance (DIN)

Numerical Code: 0028

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

Roll No.: _____

Date : 22/07/2015

Numerical Code: 0182

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 claims

Q.2 Describe the branch officer activates of insurance business. (14)

OR

Explain the various activates of life Insurance business.

Q.3 Explain group Insurance and its main features and importance. (14)

OR

Write a note on group superannuation scheme.

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

OR

(A) Explain the provisions insurance Act 1938.

(B) Explain tax benefit under life Insurance policies.

Q.5 Write short notes (Any Two). (14)

1. Endorsements
 2. Group gratuity scheme
 3. Contracts
 4. Convertible term Insurance plan
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