

Roll No. 

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Total No. of Pages : 02

Total No. of Questions : 09

M.COM (Professional) (2013 Batch) (SPL) (Sem.-4)  
**PRINCIPLES AND PRACTICES OF GENERAL INSURANCE**  
Subject Code : MCOPBI-405  
M.Code : 72417

Time : 3 Hrs.

Max. Marks : 80

**INSTRUCTION TO CANDIDATES :**

1. SECTIONS-A, B, C & D contains TWO questions each carrying FIFTEEN marks each and students has to attempt any ONE question from each SECTION.
2. SECTION-E is COMPULSORY consisting of TEN questions carrying TWENTY marks in all.

**SECTION-A**

1. What are the features of contract of insurance? Discuss various types of contract of insurance.
2. State the meaning of risks. What are the characteristics of insurable risks?

**SECTION-B**

3. Discuss in detail various types of General Insurance policies.
4. Define Marine Insurance and its law and practice in detail.

**SECTION-C**

5. State various types of liability damage for injury.
6. What types of damages are covered under General Insurance Act?

**SECTION-D**

7. Explain the procedure regarding settlement of policy claim.
8. Discuss the role of an agent in effecting insurance.

## SECTION-E

9. Write short notes on :

- a) Re-Insurance
- b) Insurable Interest
- c) Torts
- d) Warranties
- e) Private sector player in fire insurance
- f) Principle of Indemnity
- g) Law of Negligence
- h) Cover note
- i) Merits of distribution channels
- j) IRDA

NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.