

**FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2021 ONLY)**

NO.OF PAGES:2)

21UBI410

REG.NO

NGM COLLEGE (AUTONOMOUS) POLLACHI

END-OF-SEMESTER EXAMINATIONS: MAY-2023

B.Com-Banking & Insurance

MAXIMUM MARKS: 70

IV SEMESTER

TIME: 3 HOURS

PART III

PRINCIPLES OF GENERAL INSURANCE

SECTION – A

(10 X1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS

(K1)

Multiple choice questions

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. What is insurance?
7. Explain fire insurance.
8. Define premium.
9. Write a note on burglary.
10. Who is called an agent?

ETHICAL PAPER

(CONTD....2)

SECTION – B

(5 X 4 = 20 MARKS)

ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)

11. a) Describe the functions of insurance.
(OR)
b) List the stages in new product development.
12. a) Discover the natures of fire insurance policy.
(OR)
b) Describe the progress in fire insurance.
13. a) List the content for marine insurance contract.
(OR)
b) Describe the marine insurance policies.
14. a) Describe the catastrophe insurance.
(OR)
b) Discuss the natural risks.
15. a) Discover the role of social development officers.
(OR)
b) Describe the Motor Vehicle Insurance Act 1988.

SECTION – C

(4 X 10 = 40 MARKS)

ANSWER ANY FOUR OUT OF SIX QUESTIONS.

(16TH QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS FROM Q.NO: 17 TO 21)

(K4) OR (K5)

16. Discuss in detail the General Insurance Act,1972.
17. Categorize the role of private sector and public sector insurers in India.
18. Elucidate the nature and functions of fire insurance.
19. Discuss the types of marine insurance policies.
20. Elucidate the Certificate of Insurance and Add on Covers.
21. Analyse the role of IRDA in the insurance sector in India.
