

**Dr. Babasaheb aAmbedkar Open University**  
**Term End Examination April - 2011**

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

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

**Subject** : General Insurance (DIN-01)

**Date** : 20-04-2011

**Time** : 11.00 to 2.00

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

**Total Marks : 70**

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- Que.1 (a) Write note on Insurance and Society. (07)  
(b) Explain the need of Insurance. (07)
- OR**
- (a) Explain the principle of subrogation. (07)  
(b) What are the essentials of a contract of Insurance? (07)
- Que.2 (a) Explain Limitation on the insurer's liability? (07)  
(b) Explain the principle of Contribution. (07)
- (a) How Insurance business help in the economic development of the business. (07)  
(b) Explain the mechanism of Insurance business. (07)
- Que.3 (a) Write a note on Insurance registration. (07)  
(b) Write a note on proposal forms. (07)
- OR**
- (a) Write a note on Warranties. (07)  
(b) Write a note on Endorsements. (07)
- Que.4 Write a note on loss of profit policy? (14)
- OR**
- What are the exclusion from fire insurance business. (14)
- Que.5 Write short note any two : (14)
1. Procedure in Cargo Insurance.
  2. Marine Policies.
  3. Insurance ombudsman.
  4. Salvage Loss.
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**Term End Examination April - 2011**

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

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

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

**Date** : 20/04/2011

**Time** : 03.00 to 06.00

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

**Total Marks : 70**

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Q.1 (A) Explain the major inclusions and exclusions under the motor Insurance. (14)

(B) Write the Procedure of claims under Motor Insurance.

**OR**

(A) Explain rules of tariff for Motor Insurance.

(B) Explain contractor all risk policy.

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

(A) Explain the procedure of arbitration.

(B) Explain activities of surveyors and loss assessors.

Q.3 Explain the concept of Risk Management in insurance business. (14)

**OR**

What is meant by agent under the insurance business and its importance.

Q.4 (A) Write a note on insurance business in rural sector. (14)

(B) What are the major function of an agent.

**OR**

(A) Write a note on contribution of insurance business in social sector

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

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

1. Mediciclaim policy.

2. Specialized Insurance.

3. Grop personal accident policy.

4. Concept of public Liability policy.

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

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

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

**Date** : 23-04-2011

**Time** : 11.00 to 2.00

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

**Total Marks : 70**

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

**OR**

Explain the concept of good faith in insurance business.

Que.2 What are the allied conditions of policy under the insurance. (14)

**OR**

What types of insurance policies issued for women, children and handicapped.

Que.3 Write short note: (Any two) (14)

1. Interest sensitive products.
2. Endorsement.
3. Contract.
4. Bonus notices.

Que.4 Write a note on the Waiver benefits including the Surrender Value in Case of personal insurance policy. (14)

**OR**

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

Que.5 Write a note on the following. (Any two) (14)

1. Surrender Value.
  2. Whole life products.
  3. Joint lives policies.
  4. Combinations plans.
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**Term End Examination April-2011**

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

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

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

**Date** : 23-04-2011

**Time** : 3.00 to 6.00

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

**Total Marks : 70**

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Que.1 Write a note on claim document. (14)

OR

Describe settlement procedure for maturity claims and death claims.

Que.2 Describe the Branch office activities of insurance business. (14)

OR

A. Write note on the role of actuarial in insurance business.

B. Write note on the distribution Channels of the insurance Companies.

Que.3 What is group insurance ? State its main features and importance. (14)

OR

Write note on (1) Group Gratuity Scheme

(2) Grouping Leave Encashment Scheme.

Que.4 Explain the Rural Sector and Social sector in insurance business. (14)

OR

Write note on (1) IRDP (Integrated Rural Development Programme).

(2) Elements of a good investment.

Que.5 Write note on the following (Any two) (14)

1. The provisions Insurance Act, 1938.

2. Tax Benefits under Life Insurance Policies.

3. Main functions for life insurance agents.

4. Termination of Agency.

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