

(Please write your Roll No. immediately)

Roll No.

END-TERM EXAMINATION

FIRST SEMESTER [BBA(B&I)] - JANUARY 2005

Paper Code: BBA 113 Subject: Principles of Insurance

Time : 3 Hours

Maximum Marks : 75

Note: Attempt any five questions. All questions carry equal marks.

- Q.1 (a) How is insurance contract different from a commercial contract? **8**
7
(b) How are the principles of insurance modified in the case of General Insurance?
- Q.2 What is risk? What is the role of insurance in Risk Management? **5+10**
- Q.3 (a) Explain the concept of Risk Appraisal? **7**
(b) What is BANCASSURANCE? **8**
- Q.4 (a) What are the essential elements in the principles of insurance? **10**
(b) Explain the concept of re-insurance. **5**
- Q.5 What is a Life Insurance? How do Life Insurance Contracts differ from General Insurance Contracts? **5+10**
- Q.6 What consideration would you keep in mind while identifying the insurance needs of the following: - **15**
(a) Individual (b) Group & (c) Business House
- Q.7 (a) Explain the concept of Subrogation. **7**
(b) What is difference between a term Policy and Endowment Policy? **8**
- Q.8 Write short notes on **any three** of the following: - **15**
(a) Health Insurance in India
(b) Social Security
(c) Third Parties Liability
(d) Role of surveyors in General Insurance
(e) Insurance Products



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