

Total No. of Questions : 4]

SEAT No. :

P2965

[Total No. of Pages : 4

[5801]-516

T.Y. B.Com. (Semester - V)

355K : INSURANCE, TRANSPORT & TOURISM - I

(2019 Pattern)

Time : 2 Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q1) A) Fill in the blanks (any 5)

[5]

- i) A person whose risk is insured is called _____
 - a) Insured
 - b) marketer
 - c) Agents
- ii) _____ is a voluntary termination of the contract by the policy holders.
 - a) Report
 - b) Surrender
 - c) Prospectus
- iii) The risk which arises because of change in major economic, social, cultural and political factors are _____
 - a) Particular Risk
 - b) Fundamental Risk
 - c) Speculative Risk
- iv) Insurance is legislated by _____
 - a) Insurance Company
 - b) Central Government
 - c) State Government
- v) What is the role of the Third Party Administrator?
 - a) Process insurance claims
 - b) Arranging for reinsurance
 - c) Issue documents on behalf of the insurer
- vi) Marine Insurance Act come into force from _____
 - a) 1938
 - b) 1957
 - c) 1963

P.T.O.

B) Match the following [5]

Group 'A'

Group 'B'

- | | |
|--|--|
| i) Risk sharing | a) one-year term life insurance |
| ii) Yearly renewable term | b) Elimination of renewable |
| iii) Risk avoidance | c) cooperating with another party with the aim of increasing the probability of risk |
| iv) Management by objectives | d) Elimination of hazards |
| v) Public Liability Insurance Act 1991 | e) deals with hazardous substances |
| | f) Long term life insurance |
| | g) process where longer-term goals are set |

Q2) Short Notes (Any 2) [10]

- a) Insurance and Management of risk
- b) Single-Premium Plan
- c) Days of Grace
- d) Concept of consumer under Consumer Protection Act 1986

Q3) a) Explain the Nomination related to the insurance policy in detail. [8]

b) State the different types of risks in the insurance policy. [7]

Q4) a) State the different methods of rating. [8]

b) Give the provisions of The Insurance Laws Act 2015. [7]



- ब) जोडया जुळवा. [5]
- | ‘अ’ गट | ‘ब’ गट |
|---------------------------------|--|
| i) जोखीम सामायिकरण | अ) एक वर्ष मुदतीचा जीवन विमा |
| ii) वार्षिक नूतनीकरणीय मुदत | ब) नूतनीकरणाचे निर्मूलन |
| iii) जोखीम टाळणे | क) जोखमीची संभाव्यता वाढवण्याच्या उद्देशाने दुसऱ्या पक्षाला सहकार्य करणे |
| iv) उद्दिष्टानुसार व्यवस्थापन | ड) धोके दूर करणे |
| v) सार्वजनिक दायित्व विमा कायदा | इ) घातक घटकांशी व्यवहार करते |
- 1991
- फ) दीर्घकालीन जीवन विमा
- य) प्रक्रिया जेथे दीर्घकालीन उद्दिष्टे ठरविली जातात

- प्रश्न 2) टीपा लिहा (कोणत्याही 2) [10]
- अ) विमा आणि जोखमीचे व्यवस्थापन
- ब) एकल-हप्ता योजना
- क) कृपेचे दिवस
- ड) ग्राहक संरक्षण कायदा 1986 अंतर्गत ग्राहकाची संकल्पना

- प्रश्न 3) अ) विमा पॉलीसीशी संबंधित नामांकन तपशीलावर स्पष्ट करा. [8]
- ब) विमा पॉलीसीमधील विविध प्रकारचे धोके सांगा. [7]

- प्रश्न 4) अ) रेटिंगच्या विविध पद्धती सांगा. [8]
- ब) विमा कायदा अधिनियम 2015 च्या तरतुदी द्या. [7]

