

Total No. of Questions : 4]

SEAT No. :

PD949

[Total No. of Pages : 4

[6439]-228

T.Y.B.Com.

INSURANCE, TRANSPORT AND TOURISM-III

356 (K) : Insurance

(2019 Pattern) (Semester - V)

Time : 2½ 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 (Attempt any 5 out of 6) [5]

- i) Which types of insurance usually requires lower premium?
 - a) Group insurance
 - b) Whole life insurance
 - c) Health insurance
 - d) Term insurance
- ii) Risk management is concerned with ____
 - a) Arranging and controlling of activities
 - b) Planning, arranging and controlling of activities
 - c) Managing of funds
 - d) Controlling
- iii) _____ are agents but they can sell policies of several life and non-life insurance companies at a time.
 - a) Loss assessors
 - b) Brokers
 - c) Insurer
 - d) Insured
- iv) Which of the following is contract between two insure i.e. original insurer and another insurer?
 - a) Premium
 - b) Cover note
 - c) Reinsurance
 - d) Co-insurance
- v) The burden of proof of the loss within the scope of policy is upon the ____.
 - a) Insurer
 - b) Insured
 - c) Surveyor
 - d) Defence Lawyer

vi) Reinsurance Refers to the practice by insurance companies of ____.

- Buying Insurance from another firm
- Issuing new policies
- Renewing existing policies
- None of these

B) Match the following [5]

Group - A	Group - B
i) Risk Management.	a) Reducing the level of risky activities
ii) Risk retention-	b) Transferring rights to the assignee
iii) Risk avoidance-	c) Risk Analysis and Control
iv) Assignment of life policy-	d) Carry out claim surveys
v) Surveyors-	e) Accepting and agreeing to finance the loss oneself

Q2) Write short notes (Any 2 out of 4) [10]

- Diversification of Risk
- Objectives of Underwriting
- Role of surveyors in insurance sector
- Foreign Direct Investment in Insurance Sector in India

Q3) a) Explain different techniques of Risk Management [8]
b) Define the term Underwriting? State the special underwriting practices in non-medical insurance. [7]

Q4) a) Explain the role of Individual and Corporate Broker in insurance sector. [8]
b) State the challenges and future of Insurance Business in India. [7]



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INSURANCE, TRANSPORT AND TOURISM-III
356 (K) : Insurance
(2019 Pattern) (Semester - V)
(मराठी रूपांतर)

वेळ : 2½ तास]

एकूण गुण : 50

सूचना :- 1) सर्व प्रश्न सोडविणे अनिवार्य आहेत.
2) उजवीकडील अंक प्रश्नांचे पूर्ण गृह दर्शवितात.

प्र.1) अ) रिकाम्या जागा भरा. (6 पैकी कोणतेही 5)

[5]

ब) योग्य जोड्या जुळवा.

[5]

गट - अ

- i) जोखीम व्यवस्थापन
- ii) जोखीम राखून ठेवणे
- iii) जोखीम टाळणे
- iv) जीवन धोरणाची नियुक्ती
- v) सर्वेक्षक

गट - ब

- अ) धोकादायक क्रिस्याकलापांची पातळी कमी करणे
- ब) नियुक्त अधिकाऱ्यांना हस्तांतरित करणे
- क) जोखीम विश्लेषण आणि नियंत्रण
- ड) दावा सर्वेक्षण करा
- इ) स्विकारणे आणि स्वतः नुकसान भरपार्ड देण्यास सहमती देणे

प्र.2) टिपा लिहा. (4 पैकी कोणतेही 2)

[10]

- अ) जोखमीचे विविधीकरण
- ब) अंडररायटिंगची उद्दिष्टे
- क) विमा क्षेत्रातील सर्वेक्षणकर्त्यांची भूमिका
- ड) भारतातील विमा क्षेत्रात थेट विदेशी गुंतवणूक

प्र.3) अ) जोखीम व्यवस्थापनाची विविध तंत्रे स्पष्ट करा.

[8]

ब) अंडररायटिंग या शब्दाची व्याख्या करा? गैर-वैद्यकीय विष्यामध्ये विशेष अंडररायटिंग पद्धती सांगा.

[7]

प्र.4) अ) विमा क्षेत्रातील वैयक्तिक आणि कॉर्पोरेट ब्रोकरची भूमिका स्पष्ट करा.

[8]

ब) भारतातील विमा व्यवसायातील आव्हाने आणि भविष्य सांगा.

[7]