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**D.K.M.COLLEGE FOR WOMEN (AUTONOMOUS), VELLORE-1**  
**SEMESTER EXAMINATIONS**

**NOVEMBER -2018**  
**AND INSURANCE**

**15CABA1A**

**ALLIED: RISK MANAGEMENT**

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**Time : 3 Hrs**

**Max.Marks : 75**

**SECTION-A (10 x 2 =20)**

**Answer ALL the questions.**

1. Define Insurance.
2. Write short note on IRDA.
3. List out the various plans of Life Assurance.
4. What is Policy Condition?
5. What is Surrender Value?
6. What is Proximate Clause?
7. Define SafetyInsurance.
8. Define Warranty.
9. Write short note on Fire Waste.
10. What is Re-Insurance?

**SECTION-B (5 x 5 =25)**

**Answer any FIVE of the following questions.**

11. Explain the classification of contracts in Insurance.
12. Distinguish between Marine and Non-Marine Insurance.
13. Explain the basic principles of LifeInsurance.
14. Explain how premium is calculated in Vehicle and Life Insurance.
15. Describe the various types of Vehicle Insurance.
16. State the different kinds of Marine Losses.
17. Explain the role of surveyor in vehicle insurance.
18. Differentiate between insurance Renewal and Reinsurance.

**SECTION-C (3 x 10 =30)**

**Answer ALL the questions.**

19. (a)Discuss the procedure for a claim in life insurance.  
(Or)  
(b)Explain the risk covered and uncovered in marine insurance with suitable examples.
20. (a) Discuss in detail on Principles and Functions of Marine Insurance.  
(Or)  
(b)Explain the various clauses in marine insurance.
21. (a) Discuss the various hazard types of fire policy with an example.  
(Or)  
(b)Explain the objectives, elements and characteristics of insurance contracts.

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