

Total No. of Questions : 09

Total No. of Pages : 02

B.Com. (Honours) (Sem.-5)
INSURANCE SERVICES MANAGEMENT
Subject Code : BCOP522-18
M.Code : 78177
Date of Examination : 02-12-2023

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES:-

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTIONS-B** consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. **Write briefly :**
 - a. What is Commercial Insurance?
 - b. What is Subrogation?
 - c. What is IRDA?
 - d. What is External Risk?
 - e. What is TPA?
 - f. What is Claim?
 - g. What is Bancassurance?
 - h. What is Causa Proxima?
 - i. Types of natural disasters.
 - j. What is Endowment?

SECTION - B

UNIT-I

2. Discuss the role of Insurance in an economy.
3. Differentiate between Risk and Uncertainty. Discuss major classes of risk in detail.

UNIT-II

4. What is General Insurance? Explain its principles.
5. Discuss the major types of claims in detail.

UNIT-III

6. What is the rationale of opening up of insurance sector to private players in India? Discuss.
7. Why claim management and settlement is vitally important for an insurance company? Explain.

UNIT-IV

8. What is the application of IT in the Insurance sector? Discuss.
9. Discuss the concept of Reinsurance in detail.

NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.

Roll No.

Total No. of Pages : 02

B.Com. (Honours) (Sem.-5)

Subject Code : BCOP-522-18

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Date of Examination : 26-06-2024

Time : 3 Hrs.

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4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. **Write briefly :**
 - a) Importance of Insurance
 - b) Principle of utmost good faith
 - c) Functions of IRDA
 - d) Emergency Risk Insurance
 - e) Health Insurance
 - f) Third party in Insurance
 - g) Principle of Indemnity
 - h) Endowment Policy
 - i) ULIP
 - j) Reinsurance.

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SECTION-B

UNIT-I

2. Discuss the significance of Insurance in present society in current scenario.
3. Discuss the various types of Insurance in detail with documents required for it.

UNIT-II

4. Discuss the various types of health Insurance plans in details.
5. What are the various types of Commercial Insurance? Discuss in detail.

UNIT-III

6. What are the powers and functions of IRDA? Discuss its features also.
7. What is the rationale behind the opening up of insurance sector to private sector?

UNIT-IV

8. Discuss the issues related to human resource management in insurance sector.
9. Discuss the application of Information Technology in Insurance sector in India.

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