

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

**BCom DEGREE EXAMINATION DECEMBER 2018
(Sixth Semester)**

Branch - COMMERCE (BANKING AND INSURANCE)

CORE ELECTIVE -II GENERAL INSURANCE

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 Mention the matters to be stated in general insurance policy as per IRD Act.
- 2 What are the power of insurance ombudsman?
- 3 Define Marine insurance?
- 4 Give the meaning of Reinsurances and retention in fire insurances?
- 5 State the meaning of employees state insurance schemes.
- 6 What in motor insurance?
- 7 What in cattle insurances?
- 8 Write a short note on pedal cycle insurances.
- 9 Define the term income bonds.
- 10 What are society linked savings plans.

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a Discuss the main features of the insurance Act 1938.
OR
b Describe the main provisions of GIC Act 1972.
- 12 a What are the different types of marine losses
OR
b What are the conditions contained in the fire insurance policy?
- 13 a Discuss the procedure involved in taking motor insurance.
OR
b Explain the health insurance made by state govt in India.
- 14 a Describe the various policies offered under business insurances.
OR
b State the different forms of Agricultural insurances scheme.
- 15 a Write a short note an i) Single premium bonds ii) Terrorism Insurances.
OR
b List out different forms of ULIP insurance plans.

SECTION - C (30 Marks!)

Answer any **THREE** Questions

ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 Explain the important provision of insurance Act 1938.
- 17 Discuss the provision relating to renewal assignment and cancellations of fire insurance policy.
- 18 Explain the various health insurances policies introduced by bajaj alliance.
- 19 Explain the different types of policies offered under fidelity guarantee