

22560

23124

3 Hours / 70 Marks

Seat No.

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- Instructions :**
- (1) All Questions are *compulsory*.
 - (2) Answer each next main Question on a new page.
 - (3) Illustrate your answers with neat sketches wherever necessary.
 - (4) Figures to the right indicate full marks.

Marks

1. Attempt any FIVE of the following :

10

- (a) State the role of IRDAI.
- (b) List the various aspects of underwriting.
- (c) State the meaning of emergency treatment and no claim discount schedule.
- (d) What is the need of Insurance Renewal ?
- (e) List the types of claim documents.
- (f) State any two clauses in insurance proposal form.
- (g) State the need of approaching tribunal for third party claim settlement.

2. Attempt any THREE of the following :

12

- (a) Classify the types of motor vehicle insurance.
- (b) Explain concept of physical hazard in relevance to driver age and physical condition.
- (c) Justify the exclusions in insurance cover.
- (d) Describe the duties and responsibilities of surveyor.



- 3. Attempt any THREE of the following : 12**
- (a) State principles of insurance.
 - (b) Explain methods to prepare proposal forms.
 - (c) Explain effect of moral hazard on comprehensive policy.
 - (d) Explain insurance of Government vehicle.
- 4. Attempt any THREE of the following : 12**
- (a) Describe the terms - compulsory excess and voluntary excess.
 - (b) How do we interpret the specified clauses in the policy form ?
 - (c) Describe the loss minimization technique for the given claim.
 - (d) Explain effects of physical hazards on renewal of comprehensive policy.
- 5. Attempt any TWO of the following : 12**
- (a) Compare the various motor vehicle insurance organisations in India.
 - (b) Explain insurance renewal procedure for used cars.
 - (c) Illustrate features of cover notes and certificate of insurance.
- 6. Attempt any TWO of the following : 12**
- (a) How the accident investigation report is prepared ?
 - (b) Compute insurance of government vehicle and private vehicle.
 - (c) Explain following terms :
 - (i) No claim discount schedule
 - (ii) Signature clause
 - (iii) Contribution
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