

**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination February-2015**

**Course** : Diploma in Insurance (DIN)

**Numerical Code: 0028**

**Subject** : General Insurance (DIN-01)

**Roll No.:** \_\_\_\_\_

**Numerical Code: 0179**

**Date** : 20/02/2015

**Time** : 11.00 to 2.00

**N.B.** : All Questions carry equal Marks

**Total Marks : 70**

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**Q.1** (A) Explain the concept of insurance. (14)

(B) "How insurance provide social security to the society." – Explain

**OR**

(A) Explain the liability of insurer.

(B) Write a note on basic principles of insurance business.

**Q.2** (A) What are the essentials of a contract of insurance? (14)

(B) What are the perils covered under the fire insurance?

**OR**

(A) Write a note on loss of profit policy.

(B) What are the exclusions from fire insurance business?

**Q.3** What are the main inclusions and exclusions in marine insurance contracts? (14)

**OR**

Explain the meaning of total loss, salvage loss and particular average.

**Q.4** Explain the mechanism of insurance business. (14)

**OR**

What are the different types of documents used in marine insurances?

**Q.5** Write a short note on any two. (14)

1. Principle of Assignment.
2. Policy Forms.
3. Procedure in cargo Insurance.
4. Floater Policy.



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**Term End Examination February-2015**

**Course** : Diploma in Insurance (DIN)

**Numerical Code: 0028**

**Subject** : General Insurance (DIN-02)

**Roll No.:** \_\_\_\_\_

**Numerical Code: 0180**

**Date** : 20/02/2015

**Time** : 03.00 to 06.00

**N.B.** : Attempt all questions.

**Total Marks : 70**

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**Q.1** (A) Explain Mediclaim policy. (14)

(B) Explain rules of tariff for motor Insurance.

**OR**

(A) Explain contractor all risk policy.

(B) Explain the procedure of claims under Motor Insurance.

**Q.2** (A) Write short note on Investigation and assessment procedure under the claim. (14)

(B) Explain Baggage Insurance.

**OR**

(A) Explain Group Mediclaim.

(B) Explain Third party claims.

**Q.3** (A) Write note on Insurance business in rural sector. (14)

(B) Explain activities of surveyors and loss Assessors.

**OR**

Explain the concept of risk management in Insurance business.

**Q.4** What is meant by agent under the insurance business and its importance? (14)

**OR**

Write a note for the organization of an insurance business.

**Q.5** Write short note : (Any two) (14)

1. Specialized Insurance.

2. Shopkeeper's Insurance.

3. Pet Dog Insurance.

4. Aviation Insurance.

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**Dr. Babasaheb Ambedkar Open University**  
**Term End Examination June- 2014**

**Course** : Diploma in Insurance (DIN)

**Numerical Code: 0028**

**Subject** : Personal Insurance (DIN-03)

**Roll No.:** \_\_\_\_\_

**Date** : 21/02/2015

**Numerical Code: 0181**

**Time** : 11.00 to 2.00

**N.B.** : All Questions carry equal Marks

**Total Marks : 70**

**Q.1** Write a note on the concept of good faith in insurance business. (14)

**OR**

Give basic understanding of life insurance business.

**Q.2** Explain combination plans. (14)

**OR**

What are the allied conditions of policy under the insurance?

**Q.3** What is meant by premium? (14)

**OR**

Explain different types of annuity.

**Q.4** What are the major contents of proposal forms? (14)

**OR**

What types of insurance policies issued for woman, children, and handicapped?

**Q.5** Write short note on any two. (14)

1. Insurable interest.
2. Immediate Annuity.
3. Intimations.
4. Endorsements.



**Dr. Babasaheb Ambedkar Open Univrsity**  
**Term End Examination February-2015**

**Course** : Diploma in Insurance (DIN)

**Numerical Code: 0028**

**Subject** : Life (Personal) Insurance-2 (DIN-04)

**Roll No.:** \_\_\_\_\_

**Numerical Code: 0182**

**Date** : 21/02/2015

**Time** : 3.00 to 6.00

**N.B.** : All Questions carry equal Marks

**Total Marks ₹ 70**

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**Q.1** What is meant by intimation for maturity claims and death claims? (14)

**OR**

Write a note on claim document?

**Q.2** Explain the various activities of life insurance business. (14)

**OR**

Describe the role of actuarial in insurance business.

**Q.3** What is the Group Insurance? State its main features and importance. (14)

**OR**

(A) Write a note on health related Insurance.

(B) Write a note on Group Superannuation scheme.

**Q.4** Explain rural and social sector in Insurance business. (14)

**OR**

(A) Explain the provision of life Insurance Act 1956.

(B) Explain tax benefit under life Insurance policies.

**Q.5** The code of conduct of the life Insurance agents. (14)

**OR**

Explain the function of life Insurance Agents.

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