	Utech
Name:	
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Invigilator's Signature :	

# CS/BIRM/SUPPLE/SEM-5/BIRM-504/2010 2010

### **GENERAL INSURANCE**

Time Allotted: 3 Hours Full Marks: 70

The figures in the margin indicate full marks.

Candidates are required to give their answers in their own words as far as practicable.

#### **GROUP - A**

# ( Multiple Choice Type Questions )

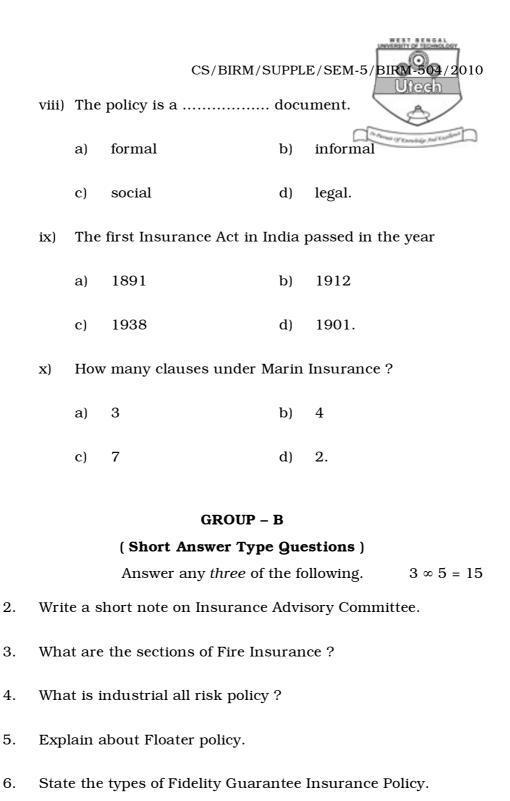
1.	Cho	coose the correct alternatives for any ten of the following:				
					10 ∞ 1 = 10	
	i)	Liability policy covers risks under the Act.				
		a)	CPA	b)	Motor Vehicles	
		c)	IRDA	d)	None of these.	
	ii)	The premium varies according to the degree of				

- a) peril
- b) underwriting
- c) hazard
- d) rate making.

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iii)	In case of insurance policy 15% under insurance is allowed.						
	a)	floater					
	b)	declaration					
	c)	floater declaration					
	d)	industrial all risk.					
iv)	Out	t of the following which is not governed by TAC ?					
	a)	Engineering					
	b)	Motor					
	c)	Life					
	d)	Workmen's Compensa	tion.				
v)	Minimum SI in case of declaration policy is						
	a)	1 crore	b)	100 crore			
	c)	1000 crore	d)	2 crore.			
vi)	is the temporary evidence of insurance cover.						
	a)	Endorsement	b)	Policy			
	c)	Cover note	d)	Deductible.			
vii)	s Act, was passed in						
	a)	1962	b)	1972			
	c)	1982	d)	1992.			



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### (Long Answer Type Questions)

Answer any three of the following.



- 7. Explain the different types of Marine Insurance Policy.
- 8. Write note on the following:

 $3 \propto 5$ 

- a) Flight Insurance Cover
- b) Group Personal Accident Policy
- c) Open cover and Open policy.
- 9. Write down the objective of rate making. What are the principles of rate making? Write a note on pure premium method of rate making. 5 + 5 + 5
- 10. Write details about:

7 + 8

- a) Tariff Advisory Committee
- b) Consumer Protection Act.
- 11. Write about Marine Losses. Discuss about types of Marine claims. 8 + 7

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