



K23U 0427

Reg. No. :

Name :

**VI Semester B.B.A. Degree (CBCSS – OBE – Regular/Supplementary/
Improvement) Examination, April 2023
(2019 and 2020 Admissions)
Discipline Specific Elective : I . Finance
6B17BBA : INSURANCE AND RISK MANAGEMENT**

Time : 3 Hours

Total Marks : 40



PART – A

(Very Short Answer)

Answer **all** the questions. **Each** question carries **1** mark.

1. What is risk retention and transfer in Insurance ?
2. What do you mean by Assignment ?
3. What is co-insurance ?
4. Explain the term Life Insurance.
5. What do you mean by General Insurance ?
6. What do you mean by Insurance Claim ?

(6×1=6)

PART – B

(Short Answer)

Answer **any 6** questions. **Each** question carries **2** marks.

7. What is Personal Accident Insurance ?
8. Briefly explain the benefits of Re-Insurance.
9. Explain the term “Principles of Subrogation” in Insurance.
10. Give an outline on the scope of Marine Insurance.
11. Explain any two objectives of Fire Insurance Contract.

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12. Describe the uses of Health Insurance.
13. Point out different measurement of risk.
14. What do you mean by “Indemnity” ?

(6×2=12)

PART – C
(Essay)

Answer **any 4** questions. **Each** question carries **3** marks.

15. Explain the related documents of Insurance contract.
16. What is Double Insurance ? Explain the advantages of Double Insurance.
17. Explain the term automobile insurance contract.
18. Write a short note on risk evaluation and prediction in insurance.
19. Explain the term measurement of risk in Insurance contract.
20. Explain the Legal aspects of Insurance Contract.

(4×3=12)

PART – D
(Long Essay)

Answer **any 2** questions. **Each** question carries **5** marks.

21. List out the different classification of Insurance Policies.
22. Explain different types of General Insurance Contract.
23. Explain various types of risk involved in Insurance.
24. What is IRDA ? Explain the various roles and powers of IRDA for regulating Insurance in India.

(2×5=10)
