

CARMEL COLLEGE OF ARTS, SCIENCE AND COMMERCE FOR WOMEN

SEMESTER END EXAMINATION, JULY 2021

Semester: II of B.COM

Subject: Practice of Insurance

Code:COG113

Total marks: 40

Date:09/07/21

Duration: 2 Hrs

Instructions: 1. All questions are compulsory

2. Figures to the right indicate full marks

Q1. Answer any FIVE from the following:(5x2=10)

1. State any two points of difference between absolute assignment and conditional assignment.
2. Discuss any two functions of insurance agents.
3. What do you understand by Bancassurance?
4. What do you mean by acqua culture insurance?
5. What is double insurance?
6. What do you understand by claim settlement ratio?
7. Mention any two ethics of insurance.
8. Explain the concept of TPA.

Q2. Answer any SIX from the following:(6x5=30)

1. Discuss any two rural insurance schemes introduced in India.
 2. Explain the claim settlement procedure in case of death claims.
 3. What are the qualities that should be possessed by a successful insurance agent.?
 4. Discuss the marketing mix of insurance.
 5. Explain any five modern channels of distribution.
 6. Write short notes on: a) Surrender Value b) Foreclosure
 7. Discuss the importance of claim management.
 8. Explain the need and potential for rural insurance in India.
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