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MBA (Finance) IV Semester Regular & Supplementary Examinations July 2015

## **RISK MANAGEMENT & INSURANCE**

(For students admitted in 2011, 2012 and 2013 only)

Time: 3 hours Max Marks: 60

Answer any FIVE questions
All questions carry equal marks

- 1 What is risk management? Discuss the risk measuring methods and techniques.
- 2 Discuss the requisites of insurable risk and basic functions and applications of insurance.
- 3 Distinguish between contract and agreement? Explain the characteristics, costs and benefits of insurance contract.
- 4 Describe the measuring methods and techniques of loss with one example.
- 5 Explain the role and regulations of IRDA and also the role of insurance industry in economic development.
- 6 How insurance companies can reduce the risk through hedging with derivatives? Explain with an example.
- 7 How the GIC can reduce the risk to the customers in case of property and liability loss? Explain the procedure.
- 8 Enumerate the different types of insurance policies and advantages provided by the organizations to their employees in India.

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