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Total No. of Pages : 02

Total No. of Questions : 09

M.Com.(Professional) (Sem.–4)

PRINCIPLES AND PRACTICES OF LIFE INSURANCE

Subject Code : MCOP BI-404

M.Code : 72416

Time : 3 Hrs. Max. Marks : 80

INSTRUCTION TO CANDIDATES :

1. **SECTIONS-A, B, C & D contains TWO questions each carrying FIFTEEN marks and students has to attempt any ONE question from each SECTION.**
2. **SECTION-E is COMPULSORY consisting of TEN questions carrying TWENTY marks in all.**

SECTION-A

1. Discuss the major principles of Life assurance in detail.
2. Write notes on the following :
   a) Net Single Premium
   b) Insurable Interest

SECTION-B

3. Discuss the different factors you would consider while buying a life insurance policy.
4. Write a detailed note on the growth of life insurance in India.

SECTION-C

5. Discuss the importance of health insurance in today's times.
6. Discuss the various insurance plans for employees in detail.

SECTION-D

7. Discuss the functions of IRDA in detail.
8. Discuss the implications of privatization of insurance business in India. Has it benefitted? Give your arguments.

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SECTION-E

9. Write short notes on the following :

a. Define Risk.

b. Objectives of Insurance

c. What is Liability?

d. What is Insurance?

e. Define Indemnity

f. What is Disability?

g. Who is a Broker?

h. What is Full disclosure?

i. What is Claim?

j. What is Surgical Insurance?

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NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.

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