



23105976

**QP CODE: 23105976**

**Reg No** : .....

**Name** : .....

**B.VOC DEGREE REGULAR EXAMINATIONS,  
MARCH 2023**

**Sixth Semester**

B.Voc Accounting and Taxation

**CORE- TBOC603 - LIFE AND GENERAL INSURANCE**

2020 Admission Only

A5E4DA47

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. Who is insured and insurer? Discuss the two terms.
2. Explain the principle of utmost good faith.
3. What is CRIS?
4. Explain underwriting of policies.
5. Mention valued fire insurance policy.
6. What is excluded perils ? Give any four examples.
7. What is liability only policy?
8. Explain commercial vehicle insurance policy.
9. Briefly explain general exclusions to motor insurance policy.
10. What is actual production history policy?
11. Define crop insurance.
12. Explain risk in Agriculture.

(10×2=20)



### Part B

Answer any **six** questions.

Each question carries **5** marks.

13. State the Difference between insurance contract and wagering agreement
14. Explain main components of principles of utmost good faith
15. Explain different type of annuity
16. Who is an actuary? What are the functions performed by actuaries
17. Explain advantage of reinsurance.
18. Discuss any four clauses of marine insurance policy.
19. Explain Additional discount premium.
20. Discuss act liability policy.
21. state features of health insurance.

(6×5=30)

### Part C

Answer any **two** questions.

Each question carries **15** marks.

22. What is insurance? Explain types of insurance.
23. What is policy condition? Explain the important policy conditions.
24. What is marine insurance policy? Discuss the types.
25. Explain type of reinsurance.

(2×15=30)