



QP CODE: 25021677

Reg No :

Name

B.VOC DEGREE REGULAR/REAPPEARANCE EXAMINATIONS, MARCH 2025

Sixth Semester

B.Voc Business Accounting and Taxation

TBOC603 - LIFE AND GENERAL INSURANCE

2018 Admission Onwards 14982F62

Time: 3 Hours

Max. Marks: 80

Part A

Answer any **ten** questions.

Each question carries **2** marks.

- 1. What is risk?
- 2. Briefly discuss the primary functions of insurance.
- 3. What is CRIS?
- 4. Explain underwriting of policies.
- 5. What is fire insurance?
- 6. What is excluded perils? Give any four examples.
- 7. Explain commercial vehicle insurance policy.
- 8. Explain the procedure for changes in policy.
- 9. Explain third party liability.
- 10. What is actual production history policy?
- 11. Define crop insurance.
- 12. What is health insurance?

 $(10 \times 2 = 20)$

W.

Part B

Answer any **six** questions.

Each question carries **5** marks.

- 13. What is insurance contract? Explain the various aspects of insurance contract.
- 14. Differentiate insurance and assurance.



- 15. Differentiate non life insurance and life insurance.
- Explain different type of annuity.
- 17. Explain marine losses.
- 18. Explain policy contents of marine insurance policy.
- 19. Discuss third party liability.
- 20. Discuss type of motor insurance.
- 21. Discuss advantage of crop insurance.

 $(6 \times 5 = 30)$

Part C

Answer any **two** questions.

Each question carries **15** marks.

- 22. What is insurance? Discuss role and importance of insurance.
- 23. Compare term life insurance policy and whole life insurance policy.
- 24. What is marine insurance policy? Discuss the types.
- 25. What is government budget? Explain the importance of budget for an economy.

 $(2 \times 15 = 30)$