

2316

180

**Class-B.Com (Sem. IV) (Reg.)**  
**Subject -INSURANCE AND RISK**  
**MANAGEMENT**  
**PAPER- BCG - 405**

Time Allowed: 3 Hrs

Maximum Marks :50

**Section - A**

1. Describe any **TEN** out of the following-  $1 \times 10 = 10$
- (i) Strategic business units.
  - (ii) Risk Management v/s General Management.
  - (iii) ADB.
  - (iv) Central Government Health Insurance Scheme.
  - (v) Risk Avoidance.
  - (vi) TPA.
  - (vii) Speculative Risk.
  - (viii) Committees of LIC.
  - (ix) Professional Indemnity Insurance.
  - (x) Bancassurance.
  - (xi) Define Will.
  - (xii) Advertisement through internet.

**Section- B**

**Note :-** Attempt any **Two** out of the following. Each carries 10 marks.  $2 \times 10 = 20$

2. What do you mean by Insurance Documentation? Give in detail various documents.

3. Discuss the IRDA regulations regarding appointed actuary.
4. Discuss the various types of accounts maintained under the insurance accounting.
5. Write short note on :-
  - (i) Health Insurance
  - (ii) Insurance implications v/s 80 C & 8D.

### Section-C

**Note :-** Attempt any **Two** out of the following. Each carries 10 marks 2x20=20

6. Discuss various Risk management techniques.
7. Write difference between Insurance & Annuities. Also classify various types of Annuities.
8. Explain in detail about classification of Risk.
9. Write short not on :-
  - (i) Surgery Insurance
  - (ii) Estate planning

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