



K22U 0327

Reg. No. : .....

Name : .....

**VI Semester B.B.A. Degree (CBCSS-OBE-Regular) Examination, April 2022  
(2019 Admission)  
Core Course  
Discipline Specific Elective : I. Finance  
6B17BBA : INSURANCE AND RISK MANAGEMENT**

Time : 3 Hours

Max. Marks : 40

**SECTION – A**

Answer **all** questions. **Each** carries 1 mark.

1. Define risk.
2. What is subrogation ?
3. State any two objectives of insurance.
4. What do you mean by surrender of policy ?
5. What is burglary insurance ?
6. What is meant by malpractice ?

**(6×1=6)**

**SECTION – B**

Answer **any six** questions. **Each** question carries 2 marks.

7. What is risk prediction ?
8. What is re-insurance ?
9. State any two Laws governing insurance.
10. State the steps in the application of an insurance.
11. What are the characteristics of fire insurance ?
12. Discuss the benefits of personal accident insurance.
13. State the factors affecting the computation of insurance premium.
14. Mention any two functions of IRDA.

**(6×2=12)**

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**SECTION – C**

Answer **any four** questions. **Each** question carries 3 marks.

15. Discuss the methods of measuring risk in insurance.
16. What are the various kinds of risks ?
17. Explain the need of insurance.
18. Discuss the term assignment of insurance.
19. What are the different types of life insurance policies ?
20. Explain the objectives of IRDA.

**(4×3=12)**

**SECTION – D**

Answer **any two** questions. **Each** question carries 5 marks.

21. Explain in detail the various sources of risks.
22. Discuss the fundamental principles of insurance.
23. What is life insurance ? Explain its characteristics.
24. Discuss the meaning and types of marine insurance policies.

**(2×5=10)**