



K25U 0268

Reg. No. :

Name :

**Sixth Semester B.B.A. Degree (C.B.C.S.S. – OBE – Regular/
Supplementary/Improvement) Examination, April 2025
(2019 to 2022 Admissions)
Discipline Specific Elective : I. Finance
6B17BBA : INSURANCE AND RISK MANAGEMENT**

Time : 3 Hours

Max. Marks : 40

**PART – A
(Very Short Answer)**

Answer **all** questions. **Each** question carries **one** mark.

1. What do you mean by risk tolerance ?
2. What do you mean by subrogation ?
3. Define peril in insurance.
4. Write a short note on surrender value.
5. In which year Insurance Act came into force ?
6. Explain the principle of causa proxima.

(6×1=6)

**PART – B
(Short Answer)**

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

7. What are the key differences between insurance contract and wagering agreement ?
8. Name any two types of life insurance policies.
9. Write a short note on bancassurance.
10. State any two principles of general insurance.

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11. Differentiate between risk and uncertainty.
12. What is the scope of marine insurance ?
13. What is meant by sum assured in insurance ?
14. Write a short note on money back policy.

(6×2=12)

**PART – C
(Essay)**

Answer **any 4** questions. **Each** question carries **3** marks.

15. What is the nature of fire insurance ?
16. What is the importance of risk management ?
17. Discuss the essential features of life insurance.
18. What are the need and purposes of insurance ?
19. What are the methods of shifting risk ?
20. Discuss the factors affecting the calculation of premium under health insurance.

(4×3=12)

**PART – D
(Long Essay)**

Answer **any 2** questions. **Each** question carries **5** marks.

21. What are the major principles applied in insurance ?
22. Briefly explain different types of insurance.
23. What is risk ? Explain the process of risk management.
24. Write an essay on the objectives and functions of IDRA.

(2×5=10)