

QP CODE: 25021057



Reg No : .....

Name : .....

**B.A DEGREE (CBCS) REGULAR / REAPPEARANCE / MERCY CHANCE  
EXAMINATIONS, FEBRUARY 2025**

**Sixth Semester**

B.A Economics Model II Insurance

**VOCATIONAL COURSE - EC6VOT04 - FIRE INSURANCE**

2017 Admission Onwards

0EEAECF7

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

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

1. Indemnity.
2. Community surveys.
3. Valued policy.
4. Quota share treaty.
5. Subrogation.
6. Expressed warranties.
7. Schedule rating.
8. Principles of tariff rates.
9. Define Tariff in India.
10. Define industrial risk policy.
11. Define fire insurance underwriting experiences.
12. Regional offices of Tariff committee.

(10×2=20)

**Part B**

*Answer any **six** questions.*

*Each question carries **5** marks.*

13. Explain the advantages of reinsurance.





14. Explain average policy.
15. Explain the procedure related to claim settlement.
16. Give a description of the role of surveyors in loss assessment.
17. Write short notes on various fire warranties.
18. Discuss the pro rata condition of average.
19. State the all India tariff rates and regulations as applicable in the insurance sector.
20. Discuss about the progress of fire insurance in India.
21. Discuss the role of IRDA in the modern insurance scenario.

(6×5=30)

### **Part C**

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. What are the duties and responsibilities of a surveyor? Give abrief description of the role of surveyors in loss assessment.
23. What are the process of survey and loss assessment? Explain the procedures for claim settlement.
24. Explain the payment and discharge function of the adjuster.
25. Explain new IRDA regulations in India.

(2×15=30)

