



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?

 $(10 \times 2 = 20)$ 

#### 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.



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- 15. Differentiate non life insurance and life insurance.
- 16. 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.

(2×15=30)

