

3511

4

(b) Short Notes on

(1) Hull Insurance

(2) floating Policy under fire insurance (8)



(200)

21/5/25 (EVC)

[This question paper contains 4 printed pages.]

Your Roll No.....

Sr. No. of Question Paper : 3511

J

Unique Paper Code : 6202463602

Name of the Paper : Non Life Insurance 1

Name of the Course : B.Voc (Banking, Financial Services and Insurance)

Semester : IV

Duration : 3 Hours

Maximum Marks : 90

Instructions for Candidates

1. Write your Roll. No. on the top immediately on receipt of this question paper.
2. The paper has total 8 questions.
3. Attempt **any six** questions.
4. Each question is of **15 marks**.
1. (a) Define Non-Life Insurance. Differentiate between Life Insurance and Non-Life Insurance. (7)

P.T.O.

- (b) Elaborate various types of Non-life insurance policy with example? (8)
2. (a) Compare any two insurance policies offered by State Bank of India (SBI) and ICICI Bank. How do these policies cater to different customer segments? (7)
- (b) What is reinstatement policy? Differentiate between Reinstatement value policy and Declaration policy. (8)
3. (a) Elaborate the key principles of fire insurance policy. (7)
- (b) Short notes on:
- (1) Emerging trends in Non life insurance sector
- (2) Motor Vehicle Act, 1988 (8)
4. (a) What is marine insurance? Discuss claim settlement procedure in marine insurance with various document required. (7)
- (b) Discuss the growth and performance of the general insurance industry in India over the past decade. (8)

5. (a) What are the different types of losses that can occur under marine insurance? (7)
- (b) What is the role of marine insurance in covering risks associated with inland vessels & sailing vessels? (8)
6. (a) How does the Motor Vehicle Act, 1988 ensure the protection of the environment in relation to vehicle emissions and pollution control? (7)
- (b) What are the key differences between third-party liability and comprehensive motor insurance? (8)
7. (a) What is the role of the Insurance Regulatory and Development Authority of India (IRDAI) in overseeing non-life insurance policies? (7)
- (b) Explain how technology is transforming the Non-Life Insurance sector in India. Discuss the role of digital platforms, data analytics, and InsurTech startups. (8)
8. (a) What are motor insurance add-ons? Describe at least four commonly available add-ons and their benefits to policyholders. (7)