



K24U 0168

Reg. No. : .....

Name : .....

Sixth Semester B.B.A. Degree (C.B.C.S.S. – OBE – Regular/Supplementary/  
Improvement) Examination, April 2024

(2019 to 2021 Admissions)

Discipline Specific Elective : I Finance

6B17BBA : INSURANCE AND RISK MANAGEMENT

Time : 3 Hours

Max. Marks : 40

PART – A

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

1. What is risk ?
2. Explain IRDA.
3. What is right to indemnity ?
4. Explain the term life insurance.
5. What is surrender value ?
6. What is fire insurance ?

(6×1=6)

PART – B

Answer **any 6** questions. **Each** question carries **2** marks.

7. Explain the sources of risk in business.
8. Discuss the benefit of health insurance.
9. Explain reinsurance.
10. What is money back policy ?
11. What is personal accident insurance ?
12. What is nomination ?
13. List down the objectives of risk management.
14. What do you mean by 'utmost good faith' ?

(6×2=12)

P.T.O.



PART – C

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

15. Differentiate between life insurance and general insurance.
16. Examine the legal aspects of insurance contract.
17. Write a note on bancassurance.
18. Explain the various methods of handling risk.
19. Explain the features of life insurance.
20. Explain different types of fire policies.

(4×3=12)

PART – D

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

21. Explain in detail the principles of insurance.
22. Explain risk management process.
23. Discuss the regulatory framework of insurance. Explain the powers and functions of IRDA.
24. Describe in detail the classification of life insurance policies.

(2×5=10)

