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| **B.Com** | **Semester – V (Skill Enhancement Course- Elective)** | **Credits:4** |
| **Course:21-B** | **General Insurance with Practice** | **Hrs/Wk:5** |

## CourseLearningOutcomes

Aftercompletingthecourse,the student shallbeable to:

1. UnderstandtheFeaturesofGeneral InsuranceandInsuranceCompaniesin India
2. Analyzevariousschemes andpoliciesrelatedtoGeneral Insurancesector
3. Choosesuitableinsurancepolicyunder Health,Fire,Motor,andMarineInsurances
4. AcquireGeneralInsuranceAgencyskillsandadministrativeskills
5. Applyskillforsettlement of claimsunder variouscircumstances

**Syllabus:**Total75hrs(Teaching60,Training10,Others05includingIE etc.)

## Unit-I:Introduction

General Insurance Corporation Act - General InsuranceCompanies in India - Areas of GeneralInsurance- Regulatory Framework of Insurance- IRDA-Objectives -Powers and Functions -Roleof IRDA-InsuranceAdvisoryCommittee.

## Unit-II:MotorInsurance

MotorVehiclesAct1988-Requirementsforcompulsorythirdpartyinsurance–PolicyDocumentation & Premium- Certificate of insurance – Liability without fault – Compensation onstructureformulabasis-Hit and Run Accidents.

## Unit-III:Fire&MarineInsurance

Kinds of policies – Policy conditions –Documentation-Calculation of premium- Calculation ofLoss-Payment of claims.

## Unit-IV:AgricultureInsurance

Types of agricultural insurances - Crop insurance - Problems of crop insurance - Crop InsuranceVsAgriculturalrelief -Considerations inCrop insurance-LiveStockInsurance.

## Unit-V:Health&MedicalInsurance

TypesofPolicies-CalculationofPremium-Riders-ComprehensivePlans-PaymentofClaims.

## MODEL QUESTION PAPER (Sem-end. Exam)

**B.Com DEGREE EXAMINATION SEMESTER –V**

## Course: General Insurance with Practice

**Time: 3Hrs Max. Marks :75**

## SECTION-A (Short Answer Questions)

**Answer any FIVE of the following questions 5x5=25 Marks**

* 1. Difference between General insurance and Life insurance
  2. Role of IRDA
  3. What is certificate of insurance
  4. Liability without fault
  5. Documents required for Fire insurance
  6. Hit and Run accidents
  7. Livestock insurance
  8. Payment of Claims

## SECTION- B (Essay Questions)

**Answer any FIVE of the following questions 5x10=50 Marks**

* 1. Write about the powers and functions of IRDA.

1. Explain in detail about the Insurance Advisory committee.
2. Explain the requirements for compulsory third party insurance
3. What are the salient features of Motor Vehicles Act - 1988?
4. Write about the Kinds of policies in respect of Fire Insurance.
5. What are the types of Agricultural Insurance?
6. Documents required for Marine insurance policy.
7. What do you know about the comprehensive plans with reference to the Health and Medical insurances?