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B.Com. (Honours) (Sem.–6)

RISK MANAGEMENT AND INSURANCE

Subject Code : BCOP622-18

M.Code : 79475 Date of Examination : 18-07-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

- 1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
- 2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
- 3. Each Sub-section contains TWO questions each, carrying TEN marks each.
- 4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

- 1. Write briefly :
- a) Sources of Risk
- b) Risk avoidance
- c) Degree of Risk
- d) Hedging
- e) Insurable Risk
- f) Safety Audit
- g) Health Insurance
- h) Principle of proximate cause.

- i) Malpractices in Insurance Premium.
- j) Gambling Insurance.

SECTION-B

UNIT-I

- 2. Briefly discuss the types of risk and methods of handling risk.
- 3. Discuss Risk management process and its techniques.

UNIT-II

- 4. Explain methods of loss prevention and risk reduction.
- 5. Explain tools/techniques for perception of risk.

UNIT-III

- 6. Discuss principles of insurance and legal aspects of insurance contracts.
- 7. Briefly explain various types of insurance.

UNIT-IV

- 8. Role, power and functions of IRDA.
- 9. Explain Computation of insurance premium.

NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.