



QP CODE: 21101374



21101374

Reg No :

Name :

B.A DEGREE (CBCS) EXAMINATION, APRIL 2021

Sixth Semester

B.A Economics Model II Insurance

Vocational - EC6VOT04 - FIRE INSURANCE

2017 Admission Onwards

EAC88A9D

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. Community surveys.
2. Valued policy.
3. Expressed conditions.
4. Pool or syndicate method of reinsurance.
5. Exgratia settlement.
6. Estoppel.
7. Principles of tariff rates.
8. Pro rata contribution.
9. Industrial hazards.
10. Define industrial risk policy.
11. Tariff system in practice in India.
12. Define IRDA structure in India.

(10×2=20)

Part B

*Answer any **six** questions.*

*Each question carries **5** marks.*

13. Explain the meaning, nature and definition of fire insurance.
14. Discuss escalation policy.





15. Explain the standard fire policy.
16. What are the duties and responsibilities of a surveyor?
17. Write short notes on Add on Covers.
18. Discuss how average rate is calculated in the schedule rating process.
19. State the all India tariff rates and regulations as applicable in the insurance sector.
20. Analyze the role of insurance underwriters in India.
21. Write a short note on fire insurance underwriting experiences in India.

(6×5=30)

Part C

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. What is reinsurance?What are the advantages and methods of reinsurance?
23. Define fire insurance contract.Explain the fundamental principles of fire insurance contract.
24. Explain the tariff rules followed in India.
25. Contrast the traditional insurance scenario to the new IRDA regulations.

(2×15=30)

