



22101193

**QP CODE: 22101193**

**Reg No** : .....

**Name** : .....

**B.A DEGREE (CBCS) REGULAR / REAPPEARANCE EXAMINATIONS,  
APRIL 2022**

**Sixth Semester**

B.A Economics Model II Insurance

**Vocational - EC6VOT04 - FIRE INSURANCE**

2017 Admission Onwards

F41A4591

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

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

1. Insurable interest.
2. Community surveys
3. Floating policy.
4. Reinsurance.
5. Subrogation.
6. Add on covers
7. Pro rata condition of average
8. Chemical hazards
9. Tariff advisory board
10. Define fire insurance underwriting.
11. Define Petro chemical risk.
12. Define fire insurance underwriting experiences.

(10×2=20)





### Part B

Answer any **six** questions.

Each question carries **5** marks.

13. What are the policy conditions? Explain.
14. Differentiate between declaration and adjustable policy.
15. Explain the standard fire policy.
16. Explain the procedure related to claim settlement.
17. Give a description of the role of surveyors in loss assessment.
18. Compare the schedule rating and experience rating in fire insurance.
19. Discuss tariff structure of IRDA in India.
20. Explain the status of fire insurance during non tariff regime.
21. Discuss IRDA regulations related to fire insurance.

(6×5=30)

### Part C

Answer any **two** questions.

Each question carries **15** marks.

22. Explain the advantages of reinsurance.
23. What are the process of survey and loss assessment? Explain the procedures for claim settlement.
24. Explain the three basic principles on which tariff rates are practiced in India.
25. Explain new IRDA regulations in India.

(2×15=30)

