

Roll No.

Total No. of Pages : 02

Total No. of Questions : 09

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.