

QP CODE: 20100708



Reg No : .....

Name : .....

**BA DEGREE (CBCS) EXAMINATION, MARCH 2020**

**Sixth Semester**

B.A Economics Model II Insurance

**Vocational Course - EC6VOT04 - FIRE INSURANCE**

2017 Admission Onwards

FFB1D6B8

Time: 3 Hours

Marks: 80

**Part A**

*Answer any **ten** questions.*

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

1. Causes of fire.
2. Declaration policy.
3. Ceding insurer and assuming insurer.
4. Automatic or treaty reinsurance
5. Subrogation.
6. Waiver.
7. Chemical hazards.
8. Tariff percentage
9. Define Tariff in India
10. Define industrial risk policy.
11. Define fire insurance underwriting experiences.
12. Define IRDA structure in India.

(10×2=20)

**Part B**

*Answer any **six** questions.*

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

13. Discuss the important needs of fire insurance.
14. Explain excess policy.
15. What are the various fire warranties? Explain.





16. Explain the procedure related to claim settlement.
17. Give a description of the role of surveyors in loss assessment.
18. Broadly discuss the regional centres of TAC.
19. Explain the special condition of average.
20. Discuss about the progress of fire insurance in India.
21. Discuss the role of IRDA in the modern insurance scenario.

(6×5=30)

**Part C**

*Answer any **two** questions.*

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

22. What are the duties and responsibilities of a surveyor? Give a brief description of the role of surveyors in loss assessment.
23. Discuss Add on Covers in India.
24. Discuss classification in fire insurance rate fixation.
25. Explain the status of non tariff regime in fire insurance.

(2×15=30)

