

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN  
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)

Chromepet, Chennai - 600 044.

B.Com. BIM - END SEMESTER EXAMINATIONS - APRIL 2025

SEMESTER - V

**21UBBCT5015 - Fire and Motor Insurance**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### **Section B**

Answer any **SIX** questions ( $6 \times 5 = 30$  Marks)

1. Explain the general exclusions and conditions in a Standard Fire Policy.
2. Rephrase the adjustment clause in a Consequential Loss insurance policy.
3. Prepare the role of motor tariffs in regulating motor insurance premiums.
4. Describe the key regulations that govern the tariff for commercial vehicles in India.
5. Explain the difference between proportional and non-proportional reinsurance treaties.
6. Predict the significance of the Dual Basis method in the calculation of consequential loss.
7. Sketch the scope of the standard form for liability-only policies in motor insurance.
8. Examine the steps involved in assessing and settling own damage claims under motor insurance.

### **Section C**

Answer any **THREE** questions ( $3 \times 10 = 30$  Marks)

9. Describe the various functions of fire insurance.
10. Classify the various types of reinsurance treaties in the context of fire insurance.
11. Examine the measure of indemnity in consequential loss insurance.
12. Predict the various types of motor insurance policies and their coverage under the Motor Vehicles Act, 1988.
13. Criticize the procedures involved in the settlement of motor accident claims, including claims related to property damage and personal injury.

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