

Roll.No.

25UBBCT1002

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 - NOVEMBER 2025  
SEMESTER - I

**25UBBCT1002 - Insurance Law and Regulations**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### **Section B**

Answer any **SIX** questions (6 × 5 = 30 Marks)

1. Summarise the history of insurance legislations in India.
2. Explain the objectives of insurance.
3. State the procedure for obtaining a licence for insurance brokers.
4. Explore the various types of technical reserves.
5. Describe the role of ombudsman in resolving insurance disputes.
6. Distinguish between life insurance and general insurance.
7. Identify the functions of IRDA?
8. Categorise the unfair trade practices in insurance.

### **Section C**

Answer any **THREE** questions (3 × 10 = 30 Marks)

9. Explain the various principles of insurance.
10. Analyse the key features of insurance sector reforms in India.
11. Discuss the various duties and responsibilities of IRDA.
12. Elaborate the process of maintaining and managing reserves in insurance companies.
13. Examine the procedure of grievance redressal mechanism in insurance.

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