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CIH 552

**IV Semester M.Com. (IBM) Degree Examination, September/October 2022
(Choice Based Credit System)
COMMERCE
Insurance and Bank Management
Life Insurance Management**

Time : 3 Hours

Max. Marks : 70

SECTION – A

Answer **any four** questions out of seven, **each** question carries **10** marks. Answer to **each** question should **not** exceed **4** pages. **(4×10=40)**

1. What do you mean by term insurance ? How it is different from hedging ?
2. What are the documents required in life insurance ?
3. What do you mean by policy claim ? Explain the procedure for settlement of death claim.
4. Explain the meaning of selection of risk. Explain the factors affecting the risk.
5. What do you mean by surrender value ? What are the various forms of payment of surrender value ?
6. "Gross premium include net premium and loading." Explain this statement.
7. Explain the recent developments in insurance for female and children.

SECTION – B

Answer **any two** questions out of three, **each** question carries **15** marks. Answer to **each** question should **not** exceed **7** pages. **(2×15=30)**

8. What are current trends in life insurance marketing ?
 9. Explain group insurance schemes under EDLI and non EDLI.
 10. Mention the internet benefits to agents and policy holders in insurance management.
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