

**22ECO-6C**  
**GOVERNMENT COLLEGE FOR WOMEN(AUTONOMOUS),SRIKAKULAM**  
**REACCREDITED WITH NAAC 'A' GRADE**

**B.A (Regular) Semester-V**  
**( 2022-23 Admitted Batch)**

**Paper : Insurance Services**  
**Marks : 60**

**Time : 3 Hrs**  
**Date : 30-11-2024**

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**SECTION - A**

**ANSWER ALL QUESTIONS .**

**5 X 8 = 40M**

1. a). What are the duties and functions of IRDA?  
(OR)  
b). Explain various functions and characteristics of the insurance Ombudsman?
2. a). What is the importance of a life insurance plan?  
(OR)  
b). What are the features and benefits of group insurance policies?
3. a). What are the characteristics of group Health Insurance?  
(OR)  
b). Explain various family insurance policies and its features?
4. a) What is surrender value and how to calculate surrender value?  
(OR)  
b) What are the principles and types of insurance underwriting
5. a) Explain the ethical behaviour in insurance?  
(OR)  
b) How to measure customer satisfaction?

**SECTION – B**

**ANSWER ANY FIVE QUESTIONS .**

**5 X 4 = 20M**

6. What is uncertainty?
7. What is an ombudsman?
8. What is a medical examiner?
9. What is life insurance?
10. What is a motor insurance policy?
11. Types of insurance?
12. Insurance contract?
13. Insurance customer?
14. What is surrendering?
15. Insurance Lapse?

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