

**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.**

**M.Com.(A&F) - END SEMESTER EXAMINATIONS NOVEMBER - 2022**

**SEMESTER - III**

**20PAFET3004 - Insurance and Risk Management**

**Total Duration : 2 Hrs 30 Mins.**

**Total Marks : 60**

**Section A**

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

1. State the characteristics of risk management.
2. List out the different types of policies in Risk Management.
3. Describe the responsibilities undertaken by the Risk Manager.
4. Distinguish between personal risk & risk management.
5. Illustrate the benefits of retirement planning.
6. Classify the types of insurance.
7. Predict the factors that determine auto insurance costs.
8. Classify the functions of IRDA.

**Section B**

**Part A**

Answer any **TWO** questions ( $2 \times 10 = 20$  Marks)

9. Classify the principles of risk management.
10. Bring out the appropriate uses of Commercial Property Insurance.
11. Determine the liability of personal risk management.
12. Examine the importance of risk planning for employee benefits.

**Part B**

Compulsory question ( $1 \times 10 = 10$  Marks)

13. Examine the government regulation of insurance sector.

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