SDF-59

Reg. No.

SPECIALISED DIPLOMA EXAMINATION – FIRE
FIRE RATING AND UNDERWRITING

निर्धारण किस आधार पर किया जाता है?
पुनर्स्थापन मूल्य पॉलिसी के अंतर्गत औसत की शर्त किस प्रकार लागू की जाती है?
वे कौन से ऐसे मामले हैं, जिनके लिए सूचनामुद्रण पॉलिसी की मंजूरी नहीं दी जा सकती?
हानि का आधिकार ट्रीटी किसी कहते हैं?

Q.1 Answers Any Three questions:

a) On what basis value at risk is ascertained under Declaration Policy?
b) How condition of average is applied under Reinstatement Value Policy?
c) In which cases Declaration Policy cannot be sanctioned?
d) What is Excess Loss of Treaty?

Q.2 Describe Any Three of the following:

a) Reinstatement value
b) Book value
c) Market value
d) Condition of average
Q.3 Explain the following: *(Any Three)*

- a) Loss of Rent clause
- b) Architects, Surveyor's & Consulting Engineer's Fees
- c) Contract Price Clause.
- d) Removal of Debris Clause.

Q.4 Distinguish between *(Any Two)*

- a) Class rated products and individually rated products
- b) Declaration policies and floater declaration policies.
- c) Silent risk in respect of petrochemical and other occupancy

Q.5 Answer *Any Two* of the following:

- a) What are the criteria of the risk to be rated under petrochemical tariff?
- b) Give three examples of the minimum requirements to become eligible to be rated under petrochemical tariff.
- c) Mention any three loading warranties applicable under petrochemical tariff.
Q.6 Discuss the following (Any Two)  
   a) Industrial all risk insurance policy  
   b) Steps involved in the premium rating of a petrochemical plant  
   c) Insurance of large risks as defined by IRDA

Q.7 Discuss the important features on IRDA guidelines on protection of  
   policyholders interest.

Q.8 Explain the reinsurance treaties –  
   i) Quota share treaty,  
   ii) Surplus treaty &  
   iii) Excess of loss treaty.

Q.9 What do you understand by "Combined Policies"? Discuss benefits of these  
   policies to the insured as well as the insurer.

Q.10 "New dimensions of underwriting and rating as per IRDA guidelines on  
   file and use procedure" - Explain.
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