EXAMINATION FOR INSURANCE SURVEYORS
MOTOR INSURANCE

S-06
Reg. No.

(Marks: 100)

In case of dispute in respect of Hindi translation of question, the English version shall be valid.

Q. 1 Write in brief on any three of the followings:
   a) Types of Motor Policies
   b) Passenger Carrying Vehicles
   c) Trailers
   d) Commercial Vehicles

Q. 2 Write in brief on any three of the followings:
   a) Insurable interest
   b) Appeals (Section 173 of MV Act)
   c) Conciliation
   d) Notification of claim

Q. 3 Write in brief on any three of the followings:
   a) Motor Trade Policies
   b) Motor Insurance
   c) Motor Third Party Insurance
   d) Accident Insurance

 Marks

4 each

4 each

4 each
Q. 3 Write Short notes on any three of the following:
   a) Motor Trade Polices
   b) Extension of Geographical Area
   c) Depreciation Reimbursement
   d) Contributory Negligence

Q. 4 Answer any two of the followings:
   a) Insurable Interest.
   b) Proximate Cause
   c) Right of Subrogation

Q. 5 Discuss any two of the followings:
   a) Liability Without fault
   b) Frauds in Motor TP Claims
   c) Hit and Run Accident

Q. 6 Answer any two of the followings:
   a) Examine Scope of cover under Motor Trade Policy-B
   b) What are the conditions for cancellation of Motor Insurance policy and procedure involved in return of premium?
   c) Justify Duty of Insurers to satisfy judgments -Section 149 of MV Act.
Q. 7 What are the insurers requirements from the spot surveyors for the Commercial vehicle spot survey? Draft Spot survey report?

Q. 8 Explain File and use guidelines laid down by IRDA.

Q. 9 Discuss the need and importance of Insurance Information Bureau in General.

Q. 10 A private car (Hyundai Santro) is insured under package policy at the I.D.V. of Rs. 2.5 Lacs for the period 01 Jan. 2014 to 31 Dec. 2014 without Opting Nil Depreciation Add on Cover. The insured car was purchased and registered in January 2010 and as accident occurred on 14 Feb. 2014
The Estimate of repair submitted by the insured was as under.

<table>
<thead>
<tr>
<th>Items</th>
<th>Estimates in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Windshield Glass</td>
<td>6,000</td>
</tr>
<tr>
<td>ii) Adhesive Tube &amp; bidding for W.S. Glass</td>
<td>1,000</td>
</tr>
<tr>
<td>iii) Replacement of Right front door</td>
<td>4,000</td>
</tr>
<tr>
<td>iv) Headlight (Right Side)</td>
<td>1,500</td>
</tr>
<tr>
<td>v) Front Bumper</td>
<td>2,000</td>
</tr>
<tr>
<td>vi) Rear view Mirror (Right Side)</td>
<td>1,000</td>
</tr>
<tr>
<td>vii) Tyre &amp; Tube (Front Right Side)</td>
<td>3,000</td>
</tr>
<tr>
<td>viii) Labour Charges for repairs</td>
<td>2,500</td>
</tr>
<tr>
<td>ix) Routines Service &amp; Washing Charges</td>
<td>1,000</td>
</tr>
</tbody>
</table>

On the basis of above mentioned information assess the net payable loss considering all the damages relevant to the accident as per standard package policy for a Private car deducting salvage worth Rs. 500/- only.

समाप्त –END