“प्रश्नपत्रिका उत्तरपत्रिका के साथ जोड़ना अनिवार्य है”

“QUESTION PAPER MUST BE ATTACHED ALONGWITH THE ANSWER BOOK.”

November 2012
ASSOCIATESHIP EXAMINATION MOTOR INSURANCE

Reg. No.  

[Time : 3 Hours]  

(कुल अंक : 100)  

[Total Marks:100]  

समय : 3 घंटे  

प्र. क. 1 से प्र. क. 9 में से किन्ही 7 प्रश्नों के उत्तर दिजिए उन्हें 12 अंक है।  

Answer EIGHT questions only. Question number TEN is compulsory which carries 16 marks.  

Any SEVEN questions from Q.1 to Q.9 carries 12 marks each.

 Marks

Q.1. Write in brief about any three of the following:  

a) Vehicle details in Motor Proposal Form.  

b) “Persons or classes of persons to drive” Clause in a Certificate of Insurance.  

c) “Limitations as to use” in a Private Car Insurance Policy.  

d) Use of IMT endorsements in Motor Policies.

Q.2. Answer any three of the following:  

a) What is the relevance of Principle of Utmost Good Faith in Motor Insurance?  

b) Define ‘Trailer’.  

c) When does the Subrogation arises in Motor Insurance? Whether it is relevant in India?  

d) How insurable interest arises in Motor TP Insurance.

Q.3. कृपया निम्न में से किन्ही तीन पर संक्षिप्त नोट लिखें।  

a) कृषिक वाहन  

b) संपत्ति  

c) सकल वाहन वजन  

d) मैक्सी कैब
Q.3. Define **any three** of the following:
   a) Agricultural Vehicle
   b) Property
   c) Gross Vehicle Weight
   d) Maxicab.

4 each

Q.4. Distinguish between **any two** of the following:
   a) Cash loss and Cashless Settlement
   b) Certificate of Insurance and Registration Certificate
   c) Public Service Vehicle and Private Service Vehicle

6 each

Q.5. Write in brief about **any two** of the following:
   a) Additional covers available under Liability Policy.
   b) Scope of cover under Motor Trade ‘B’ Policy.
   c) Discuss any three discounts provided in Motor Insurance highlighting their importance.

6 each

Q.6. Write short notes on **any two** of the following:
   a) Vintage Cars
   b) Extension of Geographical area
   c) Endorsements

6 each

Q.7. How will you relate the connection between Moral Hazard, Claims Experience, No Claim Discount and Selective Underwriting of Motor Vehicles?

12

Q.9. Write in detail about requirements of M.V Act regarding carriage of hazardous goods.

Q.10. Recently IRDA has announced its decision to dismantle T. P. Pool for commercial vehicles and replace it by declined Risks Pool, with effect from 1st April 2012. Discuss the merits and demerits of this decision giving your clear opinion in the matter.