C. ABDUL HAKEEM COLLEGE (AUTONOMOUS), MELVISHARAM - 632 509. SEMESTER EXAMINATIONS, NOVEMBER - 2018

M.COM., COMMERCE P15ECM101 – INSURANCE AND RISK MANAGEMENT (ELECTIVE)

Time: Three Hours Maximum: 75 Marks

SECTION - A $(5 \times 6 = 30 \text{ Marks})$

Answer ALL Questions.

1. a) Explain the risk management process.

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- b) What are the factors to be considered while selecting risk management techniques?
- 2. a) State the features of commercial property insurance.

Or)

- b) Write a detailed note on risk financing.
- 3. a) Discuss about the risk management of auto owners.

(Or.)

- b) Explain the applications of personal risk management.
- 4. a) Describe about the retirement planning.

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- b) Write a short note on estate planning.
- 5. a) Explain the functions of IRDA.

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b) What is meant by insurance industry?

SECTION - B (3 X 15=45 Marks)

Answer ANY THREE Questions

- 6. Briefly explain the various risk management techniques.
- 7. Write about the business liability and risk management insurance.
- 8. Describe the important risk management for home owners.
- 9. What are the employee benefits? Explain
- 10. Discuss about government regulation for insurance sector.

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