

Solapur University , Solapur
Semester Pattern Syllabus
Class - B.com Part – I
INSURANCE
(w. e. f. June 2010)

Paper Code No.COMP.
 Course No. – C.C.-

Lectures – Per week 4
 Total Lectures – 60
 Total Marks – 50

SEMESTER I

Objectives : Help learner to

To develop the managerial and strategic concepts of market theory & practice.

To understand the practical aspects of tactical marketing.

Contents of the course

Unit no.	Name of the Topic	Details	Lectures / Periods
1	Introduction to Insurance	Need of insurance, types of insurance. Principles of insurance, Fundamentals, primary and secondary principles.	15
2	Life insurance	Meaning – procedure of taking life insurance policy – settlement of claims. Types of life insurance policies. Privatization of insurance business in India.	18
3	Selection of Risk	Selection of Risk and Mortality (Only introduction) Surrender value, valuation, & surplus, policy condition (only) life insurance	10
4	Life Insurance agent	Appointment of agent – License procedure – role of agent – code of conduct.	5

5	Accidental Insurance	a) Accidental Insurance 1) Motor insurance 2) Fidelity guarantee insurance 3) Cattle & Crop insurance (only nature and cover given each) 4) Urban insurance, Non- traditional insurance	12
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SEMESTER II

1	Fire Insurance	Nature, Meaning – and use of fire insurance Principles, Conditions, Procedure of taking fire insurance policy – Reinsurance progress of fire insurance	20
2	Marine Insurance	Nature, Meaning – procedure of taking marine insurance policy - clauses of marine policy – Types of policies. Reinsurance progress of marine insurance business in India.	15
3	Insurance Regulatory & Development Authority Act-1999 (IRDA – 1999)	Insurance Regulatory & Development Authority Act-1999 (IRDA – 1999) Duties & Functions of IRDA	10
4	General Insurance Corporation of India	It Organizational Structure- Functions-Role & Problems of GIC	15

Reference Book of Insurance

1. M N Mishra- Insurance Principles and practice, S Chand and Co, New Delhi.
2. Gupta O.S - Life insurance Frank Brothers New Delhi.
3. Arif Khan – Insurance
4. Mishra M N- Life Insurance Corporation Of India. Vol I. II. III.
5. M. N. Mishra – Insurance Principles and Practice – S. Chand & Company, New Delhi.
6. Insurance Regulatory Development Act 1999.
7. Life Insurance Corporation Act 1956.
8. Insurance Act 1938.
9. Gupta O. S. – Life Insurance – Frank Brothers, New Delhi.
10. Vinayakan N. Radhaswamy and Vasudevan S. V. – Insurance Principles and Practice – S. Chand & Com. New Delhi.
11. Mishra M. N. – Life Insurance Corporation of India. Vol I, II, III Raj Books Jaipur.
12. Arif Khan – Insurance.



Solapur University, Solapur

Nature of Question Paper For Semester Pattern

• Faculty of Commerce (B.Com., M.Com.)

Model Question Paper

(w.e.f. June 2010)

Time: - 2 hrs.

Total Marks-50

- | | | |
|-------------|--|-----------|
| Q. 1 | Multiple choice questions
(four alternatives should be given) | 10 |
| | 1 ----- | |
| | (a) (b) (c) (d) | |
| | 2 | |
| | 3 | |
| | 4 | |
| | 5 | |
| | 6 | |
| | 7 | |
| | 8 | |
| | 9 | |
| | 10 | |
| Q. 2 | Answer the following
(Short note/Short problem/Short answer) | |
| | (A) | 05 |
| | (B) | 05 |
| Q. 3 | Answer the following
(Short note/Short answer/Short problem) | |
| | (A) | 05 |
| | (B) | 05 |
| Q. 4 | Answer any one (Long answer/Problem) | 10 |
| | i) | |
| | ii) | |
| Q. 5 | Answer any one (Long answer/Problem) | 10 |
| | i) | |
| | ii) | |

1. Structure of the courses :-

- A) Each paper of every subject for Arts, Social Sciences & Commerce Faculty shall be of 50 marks as resolved by the respective faculties and Academic Council.
- B) For Science Faculty subjects each paper shall be of 50 marks and practical for every subject shall be of 50 Marks as resolved in the faculty and Academic Council.
- C) For B. Pharmacy also the paper shall be of 50 marks for University examination. Internal marks will be given in the form of grades.
- D) For courses which were in semester pattern will have their original distribution already of marks for each paper.
- E) For the faculties of Education, Law, Engineering the course structure shall be as per the resolutions of the respective faculties and Academic Council.

2. Nature of question paper:

A) Nature of questions.

"20% Marks - objectives question" **(One mark each and multiple choice questions)**

"40% Marks - Short notes / Short answer type questions / Short Mathematical type questions/ Problems. **(2 to 5 Marks each)**

"40% Marks - Descriptive type questions / Long Mathematical type questions / Problems. **(6 to 10 Marks each)**

- B) Objective type question will be of multiple choice (MCQ) with four alternatives. This answer book will be collected in first 15 minutes for 10 marks and in first 30 minutes for 20 marks.

Each objective question will carry one mark **each**.

- C) Questions on any topic may be set in any type of question. All questions should be set in such a way that there should be permutation and combination of questions on all topics from the syllabus. As far as possible it should cover entire syllabus.
- D) There will be only five questions in the question paper. All questions will be compulsory. There will be internal option **(40%)** and not overall option.

for questions 2 to 5.

- 3. Practical Examination for B. Sc. I. will be conducted at the end of second semester.
- 4. Examination fees for semester Examination will be decided in the Board of Examinations.

The structures of all courses in all Faculties were approved and placed before the Academic Council. After considered deliberations and discussion it was decided not to convene a meeting of the Academic Council for the same matter as there is no deviation from any decision taken by Faculties and Academic Council. Nature of Question Paper approved by Hon. Vice Chancellor on behalf of the Academic Council.