

**Solapur University, Solapur.**  
**Semester Pattern Syllabus**  
**M. com Part- II**  
**Group: J Paper - III**  
**Principles and Practice of General Insurance in India**  
**(w. e. f. June 2014)**

*Objective :- To gain advanced and expert knowledge in General insurance in India*

**Semester - III**

**Unit :- I Marine Insurance –**

Meaning, nature and basic principles. Types, policy conditions, peril and losses. Procedure of taking policy, calculation of premium and settlement of claim. Marine Insurance Act. Progress of Marine Insurance in India.

**Unit :- II Fire Insurance-**

Meaning, nature and basic principals. Kinds, policy conditions and warranties. Procedure of taking policy, Rate fixation, settlement of claim. Laws Relating to fire Insurance. Progress of fire Insurance in India.

**Unit : - III Accident Insurance.**

- A] Motor Insurance – Meaning, principle, classification, kinds of policy.
- B] Burglary Insurance – Meaning & Types.
- C] Personal accident Insurance – Meaning & Types.

**Unit : - IV Liability and Other Insurance.**

Employers liability, public liability, product liability insurance. Fidelity and continece insurance. Credit Insurance and surety. Bank insurance. Corporate Government. Insurance Innovation.

## **Semester - IV**

### **Unit : - I Rural and Urban Insurance-**

Rural Insurance – Crop, Cattle, poultry, species Insurance, Equipment, Property, Personal & package. Urban Insurance – Personal, property, package, liabilities Insurance.

### **Unit : - II Social security & other business insurance.**

A] Social security insurance – Meaning, need, security measures.

B] Other Business insurance – Engineering Insurance, Contractor all risk insurance, Aviation and other miscellaneous insurance.

### **Unit : - III Documentation in general insurance.**

Important document used in general insurance. Such as proposal form, cover note, insurance certificate and renewal note. Their important, implications and drafting etc.

### **Unit : - IV) General insurance Business in India**

A] General insurance corporation of India-Performance, progress, problems and prospects.

B] Private insurance companies in India-Performance, progress, problems and prospects.

C] Various Banking institutions participated in general insurance.

### **Recommended Book**

1. Picard – Elements of insurance law
2. Sharma M.N. – Insurance Principles and Practice
3. Vinayakam N. Radhaswamy and Vasudevan S.V.- Insurance Principles and Practice.
4. M. Arif Khan – Insurance
5. M.N. Mishra Insurance principles and practices
6. B.S. Badla, M.C. Garg, K.P. Shinh Insurance : fundamentals, Environment and procedures.
7. Dr. P. Periaswamy Principle and practice of insurance.
8. Batten and Dinsdale – Motor Insurance
9. R. P. Malhotra -Elements of insurance
10. Engineering Insurance – R.W.Proctor
11. Fire insurance Handbook – Federation of Insurance Institute



# **Solapur University, Solapur**

## **Nature of Question Paper For Semester Pattern**

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

#### **Model Question Paper**

**(w.e.f. June 2014)**

**Time: - 2 hrs.**

**Total Marks-50**

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