

Jan. 2007

Subject Code—5833-X  
**M.I.B. (Second Year) EXAMINATION**

(Re-appear)

MIB-211

MOTOR INSURANCE

*Time : 3 Hours*

*Maximum Marks : 100*

**Note :** Attempt any *Five* questions. All questions carry equal marks.

1. Discuss the complete history of Motor Insurance. Also give a detailed note on Motor Tariffs.
2. How are different vehicles classified for the application of Motor Insurance Act in India ? Discuss.
3. (a) What is Underwriting ? Explain in the context of Motor Insurance.

(b) State General Rule regarding certificate destroyed, torn, soiled, defaced or mutilated.

(c) What do you mean by 'Sunset Clause' ?

4. Draft an endorsement giving effect to transfer of interest, change of vehicle, higher purchase agreement and lease agreement.

5. (a) Narrate the provisions of IMT-28 regarding legal liability to paid driver and/or conductor and/or clear employed in connection with the operation of insured vehicles.

(b) Narrate the provision IMT-39A : legal liability under the Workmen's Compensation Act, 1923 in respect of the carriage of more than six employees (excluding the Driver) in goods carrying vehicles.

6. (a) Do you think that with the revision of Motor Tariff, Own Damage Claims will be curtailed. If yes, how ?

(b) List out the exclusions under Private Car Package Policy.

7. (a) Describe the factors to be considered while accepting motor proposal form.

(b) Give arguments for and against granting of No Claim Discount to the insured.

8. Discuss role of the following in motor insurance claim processing and settlement :  
(a) Lok Adalat  
(b) JRY  
(c) DICC/Conciliation.