MBFM 4001/MBGN 4001/
MBIN 4001/MBLG 4004


Fourth Semester

Marketing/Finance/IN/General

INVESTMENT AND PORTFOLIO MANAGEMENT

Time: Three hours Maximum: 100 marks

PART A — (5 × 6 = 30 marks)

Answer any FIVE questions out of the following:

1. Distinguish carefully between investment and speculation.

2. Explain the structure of Indian Financial Markets.

3. State the significance and interpretation of the economic analysis.

4. Briefly explain Dow theory.

5. When do we adopt Random Walk Hypothesis? Why?

6. What is efficient frontier?
7. Explain the need for Portfolio revision.

8. Briefly explain the concept of Jensen's Performance Index.

   PART B — (5 × 10 = 50 marks)
   Answer any FIVE out of the following.

9. Discuss different types of bonds.

10. Explain investment alternatives available to the rational investors in India.

11. Explain industry life cycle.


13. What are the bases for technical analysis? Critically evaluate any three tools of technique analysis.

14. Discuss the various stages in Portfolio Construction.

15. If the market Portfolio is efficient? What is the relationship between the Beta factors for stocks and their expected rate of return?

16. What is CAPM? How is it different from APT?

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PART C — (1 × 20 = 20 marks)
Compulsory

17. Case Study:
What economic factors would you consider before you invest in equality market.
MBIN 4002

Fourth Semester
Insurance Management
FIRE AND MOTOR INSURANCE

Time: Three hours  Maximum: 100 marks

PART A — (5 x 6 = 30 marks)
Answer any FIVE questions.

1. What are the causes of fire?
2. Explain the elements of fire insurance contract.
3. What are the general devices for preventing the losses?
4. What are the perils insured under the standard form of fire policy?
5. What is reinstatement policy?
6. Explain the advantages of dual basis.
7. What are the liabilities cover under package policy?
8. Write a note on motor accidents claims tribunals.
PART B — (5 × 10 = 50 marks)
Answer any FIVE questions.

9. Explain the various kinds of fire policies.
10. Discuss the procedure of settlement of fire insurance claims.
11. What are the important conditions of fire policies?
12. Explain the basic principles of motor insurance.
13. What is the procedure for hit and run claims?
14. Explain the procedure for third party liability claims.
15. Discuss the general damages for death under motor insurance.
16. Explain the various document used in the process of motor insurance.

PART C — (1 × 20 = 20 marks)
Compulsory.

17. Case study:
A private swift 2005 model insured for Rs. 3 lacs from 1.4.2009 to 31.3.2010.
The surveys has assessed the loss as under:
Labour charges Rs. 15,000
Painting charges Rs. 10,000
Cost of radiator Rs. 7,000 less salvage

Cost of head lights Rs. 3,000
Cost of wind screen Rs. 4,000
Cost of grill Rs. 200
Cost of Bumper Rs. 6,000
Salvage value of parts Rs. 100
Calculate the net liability.
MBIN 4003

M.B.A. DEGREE EXAMINATION,
JUNE 2017.

Fourth Semester

Insurance Management

ACTUARIAL MATHEMATICS AND SERVICES

Time: Three hours Maximum: 100 marks.

PART A – (5 x 6 = 30 marks)

Answer any FIVE questions out of the following.

1. Explain the common families of survival distribution.
2. Explain the survival functions.
3. State the expectation of life insurance.
4. Discuss the types of life insurance.
5. Explain the Endowment insurance policy.
6. Describe the types of life annuities.
7. Enumerate the factors affecting your monthly annuity payment.
8. Explain the benefit premiums.
PART B - (5 x 10 = 50 marks)

Answer any FIVE questions.

9. Describe the types of survival model.

10. Explain the compound models.

11. State the columns of mortality table.

12. Explain the deferred insurance.

13. Briefly explain the insurances payable at the end of the year of death.

14. Explain the annuities due and annuities immediate.

15. Explain the present value of random variables.

16. Discuss the principles of premium.

PART C - (1 x 20 = 20 marks)

17. Case Study: Compulsory

"A" effected with an insurer an insurance on her life. In making the proposal for insurance. "A", in reply to a question asking whether previous proposal on her life had been made to any other insurer, and, if so, whether they had been accepted at ordinary rates, said that she was insured with two insurance companies at ordinary rates, but omitted to disclose that her proposal for insurance had been declined by two other insurance companies. In a claim on the policy, the insurer declined to pay on the ground of a material concealment. Decide.
MBIN 4004


Fourth Semester

Insurance Management

REINSURANCE

Time: Three hours   Maximum: 100 marks

PART A — (5 × 6 = 30 marks)

Answer any FIVE questions out of the following.

1. Define Reinsurance. Explain the Methods of reinsurance.

2. Describe the general considerations and factors that influence retention.

3. Explain the construction of reinsurance programme.

4. Explain the advantages and disadvantages of direct placement and dealing through intermediaries.

5. What are the reinsurance intermediary liability?
6. Briefly explain the presentation of the reinsurance accounting.

7. State the major rating agencies.

8. Explain the Alternatives to Financial Reinsurance.

   PART B — (5 × 10 = 50 marks)

   Answer any FIVE questions.

9. What are the Functions of reinsurance?

10. Explain the determining retentions for various classes of business.

11. Explain the process of financial needs reinsurance.

12. State the role of intermediaries.

13. Describe the types of reinsurance clauses.

14. Explain the formats of reinsurance.

15. Discuss the specimen proportional reinsurance slip.

16. Briefly explain the emerging trends in global reinsurance markets.

PART C — (1 × 20 = 20 marks)

17. Case Study: Compulsory

   An insurance company gets insurance policy from a policy holders against the properties for the amount of Rs. One Crores. The company thinks that the policy amount too heavy to bear in case of claims in future. So, the company wants to share the burden with another insurance company. Here as an executive of the insurance company how will you put forth your terms and conditions for sharing the burden with the insurance company? What will be the problems arising in future in the case of settlement of claims to the policy holders? And what are the precautionary steps to be taken by the insurance company in future in this regard?
The Board is concerned that poor publicity will cause many customers to switch to other insurers and this will impact negatively on INX’s growth plan.

Questions:
The Board has asked you to write a report which:

(a) Examine the company activities you will undertake to identify where changes could be made to improve the customer experience.

(b) Reviews and evaluate the opportunities to communicate the improvements you will be making to service delivery in order to improve the customer experience for new and existing customers.

MBIN 4005


Fourth Semester

Insurance Management

MARKETING OF INSURANCE SERVICES

Time: Three hours Maximum: 100 marks

PART A — (5 x 6 = 30 marks)

Answer any FIVE questions.

All questions carry equal marks.

1. What is marketing of service? How it is useful in insurance industry?

2. Briefly explain the marketing mix for services.

3. What are the factors influencing purchase decision process?

4. How will you forecast the market demand?

5. What are the qualities of insurance salesman?

6. Distinguish between differentiated and undifferentiated marketing.
7. How is branding used in marketing of insurance services?

8. How are service quality, productivity and marketing related?

   PART B — (5 × 10 = 50 marks)

   Answer any FIVE questions.

   All questions carry equal marks.

9. Explain how service sector is the fastest growing sector of Indian economy.

10. 'Operations are driven by efficiency and marketing is driven by effectiveness'. Justify.

11. What is marketing research? Explain the various steps involved in marketing research.

12. What is the role played by moods and emotions in consumer behaviour? Explain.

13. What is market segmentation? Explain the factors influencing market segmentation.

14. What is meant by positioning strategy? Discuss the marketing technique involved in positioning strategy.

15. Explain the role of product life cycle in the planning and development of new product.

16. Explain the marketing strategies for different insurance services.

   PART C — (1 × 20 = 20 marks)

   Compulsory.

17. Case Study:

   You are the Marketing Director for INX Insurance Company (INX) that insures business and homes. INX is in the middle of a five-year plan to grow the business and is currently on target.

   Following poor weather conditions, the company has been handling an unprecedented volume of flood damage claims which has resulted in a considerable number of complaints.

   The standard portfolio of insurance policies includes flood cover. For underwriting reasons, some policies exclude flood cover absolutely, whilst other policies include flood cover but are subject to special conditions.

   INX has been criticized in the press for delays in the approval and payments of its customer's claims. A subsequent internal investigation has highlighted that INX's service delivery had indeed failed to meet customer expectations.