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Reg. No..............................

Name..................................

THREE YEAR UNITARY LL.B. DEGREE EXAMINATION, JULY 2026

Sixth Semester

UL 27—INSURANCE LAW

(2023 Admissions—Regular, 2020—2022 Admissions—Supplementary, 2019 Admissions—First Mercy Chance, 2018 Admissions—Second Mercy Chance)

Time : Three Hours

Maximum : 75 Marks

Part A

Write short notes on any **five** *of the following.*
Each question carries 3 marks.

1. Explain the principle of utmost good faith.
2. What is contribution in insurance law ?
3. What are insured perils ?
4. What is non-disclosure in life insurance ?
5. Explain the principle of average.
6. Discuss the Employees' State Insurance (ESI) scheme and its benefits.

(5 × 3 = 15 marks)

Part B

Answer any **three** *of the following.*
Each question carries 10 *marks.*

7. XYZ Exporters declare that goods are properly packed, but in reality, the packing is defective and goods are damaged. Discuss the effect of misrepresentation.
8. Mr. B takes a life insurance policy but conceals a serious illness at the time of proposal. After his death, the insurer refuses to pay. Examine the legality of the insurer's action.
9. XYZ Ltd. insures the same property with two insurers. After a fire, it claims full compensation from one insurer. Examine the applicability of contribution.

10. Ms. B files a claim before the MACT for compensation after a road accident. Explain the procedure and jurisdiction of the Tribunal.

(3 × 10 = 30 marks)

Part C

Answer any **two** *of the following questions.*
Each question carries 15 *marks.*

11. Define insurance and explain its nature. Discuss the history and development of insurance business in India and its regulation through IRDA.

12. Explain the nature and scope of fire insurance and analyse the doctrines of proximate cause, subrogation and average in fire insurance.

13. Explain the nature and scope of marine insurance. Discuss the disclosure, representation, and warranties in marine insurance contracts.

(2 × 15 = 30 marks)