19. (a) Special features of Insurance contracts.

Or

(b) Legal principles of an insurance contract.

20. (a) Short notes on overseas travel insurance.

Or

(b) Documentation of health insurance claims.

PART C — (3 × 10 = 30)

Answer any THREE questions.

21. Insurance as a tool for managing risk.

22. Explain the examination of Insurance Agency.

23. Appointment of Composite Insurance Agent by the insurer- Explain in detail.

24. Brief account on Insurance contract.

25. Explain in detail about the Challenges in health insurance.

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(For candidates admitted from 2022–2023 onwards)

P.G. DEGREE EXAMINATION, NOVEMBER 2023.

Hospital Administration – Non Major Elective

HEALTH INSURANCE

Time : Three hours Maximum : 75 marks

PART A — (20 marks)

Answer ALL the questions.

I. (A) Multiple choice: (5 × 1 = 5)

1. Insurance works on the principle of ________.

(a) Sharing of losses (b) Probabilities

(c) Large numbers (d) All of the above

2. A policy where the policyholder makes a one-time payment of premium, is known as a ________.

(a) Money-back policy

(b) Single premium policy

(c) Salary Savings Scheme policy

(d) Half-yearly policy

3. _______ may be described as a social device to reduce or eliminate risk of loss to life and property.

(a) Investment (b) Saving

(c) Insurance (d) Loan

4. Which of the following terms matches closest with 'Foreclosure'?

(a) Surrender value (b) Nominee

(c) Death claim (d) Maturity claims

5. _______ principle means that the insured is not entitled to make a profit on his loss.

(a) Subrogation (b) Causa proxima

(c) Indemnity (d) Uberrima fides

(B) Fill in the blanks: (5 × 1 = 5)

6. A policyholder's failure to disclose material information is known as _________.

7. Insurance cannot prevent the occurrence of risk but it provides for the _________.

8. The IRDA stands for _________.

9. An Insurance policy is a contract of _________.

10. _______ is an example of peril in health insurance.

II. Answer ALL the questions. (5 × 2 = 10)

11. What is Life insurance?

12. Medical Questionnaire.

13. Insurance Agency Examination.

14. Principle of Insurance contracts.

15. Define health insurance claim.

PART B — (5 × 5 = 25)

Answer ALL the questions.

16. (a) Life Insurance Industry-explain in detail.

Or

(b) Role of insurance in society.

17. (a) Proposal forms in Insurance documentation-Explain in detail.

Or

(b) Short notes on Duty of an intermediary towards prospect/client.

18. (a) Appointment of Insurance Agent by the Insurer.

Or

(b) Short notes on Procedure for Cancellation of Agency.