Name :	
Roll No. :	The Phanese (J' Ranninger Teal Explanet

Invigilator's Signature :

CS/MHA/SEM-4/MHA-405/2013 2013 HEALTH INSURANCE

Time Allotted : 3 Hours

Full Marks: 70

The figures in the margin indicate full marks. Candidates are required to give their answers in their own words as far as practicable.

GROUP – A (Multiple Choice Type Questions)

1. Choose the correct alternatives for the following : $10 \times 1 = 10$

i) Uncertainty is a condition where the outcome is fully

- a) different b) indifferent
- c) unknown d) known.

ii) Insurance benefits

- a) individuals b) the country
- c) the society d) all of these.

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- iii) State which of the following statement is correc
 - a) Perils are avoidable
 - b) Perils are not avoidable
 - c) Both (a) and (b)
 - d) None of these.
- iv) In case of life insurance, the risks
 - a) can be avoided
 - b) cannot be avoided
 - c) are avoidable through medical science
 - d) are avoidable through proper food habits.
- v) Which of the following is are confidential and will not be given to the proposer ?
 - a) The medical report
 - b) The agent's confidential report to the insurer
 - c) The medial referee's advice
 - d) All of these.
- vi) A missing person will be presumed to be dead only after
 - a) 3 years b) 5 years
 - c) 7 years d) 9 years.

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vii)	Pre	(mature death is an exa		HA/SEM-4 MHA 405/2013 ofrisk.
	a)	pure	b)	speculative
	c)	particular	d)	fundamental.
viii)	IRD	A is a/an		
	a)	insuring agency	b)	controlling body
	c)	functional body	d)	none of these.
ix)	Any	v health insurance at th	e firs	t instance covers
	a)	existing illness	b)	future illness
	c)	death due to illness	d)	none of these.
x)	Cor	ncept of health insurance	ce in	India was started by
	a)	GIC	b)	ESI
	c)	LIC	d)	ICICI.

GROUP – **B**

(Short Answer Type Questions)

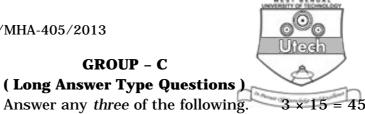
3

Write short notes on any *three* of the following. $3 \times 5 = 15$

- 2. Risk coverage
- 3. Indemnity
- 4. Non-life insurance
- 5. Classification of risk
- 6. Death benefit.
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- 7. What is Health Insurance Plan ? What are the major types of Health Insurance plans available in India ?
- 8. What are the factors responsible for determining the 'Premium' for health insurance ? Discuss the importance of health insurance. What is the benefit of health insurance U/s 80 D?
- 9. 'Insurance is a matter of solicitation'. Justify with reasons.
- 10. 'TPA is blessing for common man'. Discuss.
- 11. Describe the following in brief :
 - a) Subjective risk
 - b) Objective risk
 - c) Mediclaim policy
 - d) Pure risk
 - e) Problems of co-insurance.