



- iii) State which of the following statement is correct :
- 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.



GROUP - C

(Long Answer Type Questions)

Answer any *three* of the following.

$3 \times 15 = 45$

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.

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