

PARUL UNIVERSITY
FACULTY OF COMMERCE
B.Com. (Hons) Winter 2018 – 19 Examination

Semester: 5

Date: 03/11/2018

Subject Code: 16102303

Time: 10.30 am to 1.00 pm

Subject Name: Health Insurance

Total Marks: 60

Instructions:

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

Q.1 Do as directed.**A) Multiple choice type questions. (Each of one mark)****(06)**

1. Janta mediclaim policy available only upto years
 - a) 60 years
 - b) 70 years
 - c) 65 years
 - d) 55 years
2. Health insurance in concern with.....
 - a) Mediclaim facility
 - b) Hospital compensation facility
 - c) accident claim facility
 - d) All of the above
3. CGHS stands for.....
 - a) Central grievance health scheme
 - b) Central government health scheme
 - c) Company granted hospital scheme
 - d) Central government hospital scheme
4. Domestic travelling policy not covered.....
 - a) Accident
 - b) loss of baggage
 - c) hospitalization
 - d) none of the above
5. ESI stands for.....
 - a) Employees' status insurance scheme
 - b) Employees' system insurance scheme
 - c) Employees' State insurance scheme
 - d) Employees' standard insurance scheme
6. From following which is tool of risk identification.
 - a) Exposure check list
 - b) faulty tree analysis
 - c) Dow index
 - d) All of the above

B) Definitions / One-liners / Terms. (Each of one mark)**(06)**

1. Health insurance
2. Group Insurance
3. Insurance broker
4. Premium
5. Full form of ESI
6. Who is Insuree?

Q.2 Numerical / Short Note Questions. (Each of 04 mark)**(12)**

1. Write short note on Janta mediclaim policy.
2. Explain student study care policy in brief.
3. Which three additional risks are covered under accidental mediclaim policy by paying extra premium?

Q.3 Answer the following. (Any Three)**(18)**

1. Explain various works that are expected to attend by TPA?
2. Describe different health insurance policy related to travel.
3. Explain principle of health insurance.
4. Explain various women and girls related accidentals policy.

Q.4 Answer the following. (Any two)**(18)**

1. Explain various benefit riders are available in health/life insurance policy.
2. What is standard claim procedure for health insurance?
3. Which policy is sold with little change in the health insurance products?