

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN  
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)

Chromepet, Chennai - 600 044.

B.Com. BIM - END SEMESTER EXAMINATIONS - APRIL 2025

SEMESTER - VI

**24UBBET6A01 - Health and Miscellaneous Insurance**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### Section B

Answer any **SIX** questions ( $6 \times 5 = 30$  Marks)

1. Describe the history and growth of health insurance in India.
2. Explain the claims procedure in health insurance.
3. Elaborate the role of package policies for shopkeepers and householder's insurance.
4. Rephrase the different types of agricultural insurance products available in India.
5. Identify the difference between a Mediclaim policy and an overseas medical insurance policy.
6. Classify the principles involved in health insurance underwriting.
7. Explain the concept of aviation insurance and the risks it covers.
8. Examine the problems of crop insurance in India.

### Section C

Answer any **THREE** questions ( $3 \times 10 = 30$  Marks)

9. Describe the key issues faced by the Indian health insurance industry related to adverse selection and moral hazard.
10. Classify the role of health insurance in providing coverage for senior citizens in India, including the challenges and opportunities.
11. Evaluate the responsibilities of Third Party Administrators in managing health insurance policies.
12. Elucidate the concept of oil and gas insurance, including its importance and key coverage areas.
13. Criticize the role of SHGs, Land & Agricultural Banks, and Co-operative Societies in promoting agricultural insurance in India.

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