

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.
(For candidates admitted during the academic year 2023–2024)

B.VOC DEGREE EXAMINATION – APRIL 2026
BANKING, FINANCIAL SERVICES AND INSURANCE
SIXTH SEMESTER

COURSE : MAJOR CORE
PAPER : HEALTH INSURANCE
SUBJECT CODE : 23VB/VM/HI66
TIME : 3 HOURS

MAX. MARKS: 100

SECTION A				
Q. No.	Answer all the questions not exceeding 50 words:	(5 x 2 = 10)	CO	KL
1.	Recall the meaning of health insurance.		1	K1
2.	Name any two health insurance products for senior citizens in India.		1	K1
3.	Define reinsurance.		1	K1
4.	Write short note on health insurance underwriting.		1	K1
5.	State the meaning of pre-existing diseases.		1	K1
SECTION B				
Q. No.	Answer any four questions not exceeding 150 words:	(4 x 5 = 20)	CO	KL
6.	Summarize the evolution of health insurance in India.		2	K2
7.	Point out the importance of financial protection.		2	K2
8.	Highlight the reasons for underwriting in Insurance.		2	K2
9.	Review the role of IRDA in initiatives for standardization.		2	K2
10.	Infer the different types of claims in health insurance.		2	K2
11.	Discuss Social Reinsurance.		2	K2
SECTION C				
Q. No.	Answer the following questions not exceeding 500 words:	(4 x 10 = 40)	CO	KL
12.	a) Analyse the infrastructure of health care system in India. (OR) b) Discuss the role of National Rural Health Mission.		3	K3
13.	a) Ascertain the general and standard exclusions in group health insurance. (OR) b) Examine the various kinds of risks in health insurance.		3	K3
14.	a) Differentiate Health Insurance Frauds from General Insurance Frauds. (OR) b) Explain the documents used for underwriting health insurance.		4	K4
15.	a) Discuss the grievance redressal mechanism in health insurance. (OR) b) Analyse the benefits of investing in health insurance.		4	K4
SECTION D				
Q. No.	Answer any two questions not exceeding 1000 words:	(2 x 15 = 30)	CO	KL
16.	Elaborate the health insurance products in India.		5	K5
17.	Explain the principles and process of health insurance underwriting.		5	K5
18.	Discuss various classification of health insurance frauds.		5	K5
