

Total No. of Questions : 5]

SEAT No. :

**PF5773**

[Total No. of Pages : 2

**[6648]-757**

**S.Y.M.B.A.**

**PHM617MJ : HEALTH INSURANCE**

**(2024 Pattern) (Semester - III)**

**Time : 2½ Hours]**

**[Max. Marks : 50**

**Instructions to the candidates:**

- 1) **All questions are compulsory.**
- 2) **Figures to the right indicate full marks.**
- 3) **Draw neat diagrams wherever necessary.**

**Q1) Attempt any FIVE:**

**[5×2=10]**

- a) Define determinant of health.
- b) What is a health insurance policy?
- c) Define overseas travel insurance.
- d) What is personal accident insurance?
- e) State any two stakeholders in the claims process.
- f) What is product design in health insurance?
- g) Define compliance in health insurance.
- h) What is claim reserving?

**Q2) Attempt any TWO:**

**[2×5=10]**

- a) Explain features and benefits of family floater plans.
- b) Discuss innovations and trends in health insurance products.
- c) Describe documentation required for health insurance claims.

**Q3) Attempt ANY ONE:**

**[10]**

- a) Apply underwriting principles to assess risk for a 55-year-old diabetic individual seeking a health policy.

**OR**

- b) Explain managing personal accident insurance claims with an example.

**P.T.O.**

**Q4) Attempt ANY ONE:**

**[10]**

a) Analyse the difference between health insurance and mediclaim insurance.

OR

b) Analyse consumer protection laws applicable to health insurance in India.

**Q5) Attempt ANY ONE:**

**[10]**

a) Evaluate the role of IRDAI in standardization of health insurance products.

OR

b) Evaluate the impact of regulatory changes on health insurance companies.

