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8. Write short notes : (any two) (7.5×2)

(a) Life Insurance vs General Insurance

(b) Reinstatement Method in Home Insurance

(c) Overseas Travel Insurance

[This question paper contains 4 printed pages.]

Your Roll No.....

Sr. No. of Question Paper : 3617

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Unique Paper Code : 6202463603

Name of the Paper : Non Life Insurance II

Name of the Course : **B.Voc (Banking, Financial
Services and Insurance)**

Semester : VI

Duration : 3 Hours

Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. The paper has total 8 questions. Attempt any six questions.
3. Each question is of 15 marks.

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1. (a) Explain in detail the meaning and need of health insurance? (7)
(b) Write a note on Critical illness cover and add ons. (8)
2. (a) Briefly write on the ways of claim settlement in health insurance sector. (7)
(b) What is meant by the term TPA? Do you agree that TPA helps in claim settlement? Justify. (8)
3. (a) Explain the coverage and provisions under personal accident insurance policy. (7)
(b) Discuss the various exclusions in personal accident insurance policy. (8)
4. (a) Describe the need for home insurance. Explain the various types of Home Insurance. (7)
(b) Explain any three methods of determining Sum Assured. (8)

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5. (a) What is rural insurance? Who are the key players in Rural Insurance Sector in India? (7)
(b) Describe the challenges and opportunities in Rural Insurance market. Also discuss what initiatives have been taken by the government to promote rural insurance. (8)
6. (a) Write the advantages and disadvantages of crop insurance in India. (7)
(b) Discuss the types of coverage in Automobile Insurance. Suggest three ways to reduce Insurance cost in this sector. (8)
7. (a) In your opinion what is the future of health Insurance in India, Discuss. (7)
(b) Explain briefly the major changes introduced under Health Insurance Regulations, 2013. (8)