



**PARVATHANENI BRAHMAYYA**  
**SIDDHARTHA COLLEGE OF ARTS & Science**  
*Autonomous*  
Siddhartha Nagar, Vijayawada – 520010.  
*Re-accredited at 'A+' by the NAAC*

<b>Semester:</b>	I	<b>Credits :</b>	2
Offered to	B. Com	<b>Course Code</b>	<b>23COVAL102</b>
Course Type	<b>Value Added Course</b>	<b>Year of Introduction</b>	<b>2023-24</b>
<b>Hours Taught</b>	45 hrs		

**23COVAL102: Health Insurance**

**IC 38 Insurance Institute of India**

**Unit – I**

Introduction of Insurance - Types of insurances. Growth of Insurance sector in India - Regulatory mechanism (IRDA) - Its functions

**Unit – II**

Grievance Redressal Mechanism - Regulatory aspects of Insurance Agents - Legal Principle of an Insurance Contract – Customer Service - Extending post-insurance service to customers.

**Unit - III**

HEALTH INSURANCE - Introduction to Health Insurance - Insurance Documentation - Health Insurance Products - Health Insurance Underwriting - Health Insurance Claims.

**Question Paper Pattern for value –Added Courses (Theory)**

(a) Continuous Assessment: 15Marks (Assignment, Activities, Quiz, GD, etc.,)

(b) Semester End Exam : 35 Marks

Total (a+b): 50Marks

**SEE Consists**

(i) Section A : Set 5 questions, at least one question from each unit.

Each question carries 5 Marks (5M X 3 =15)

(ii) Section B : Set 3 questions, one from each unit .

Each question carries 10 Marks (10M X 2 =20)

**P.B. SIDDHARTHA COLLEGE OF ARTS & SCIENCE, VIJAYAWADA**  
**Model Paper**

**23COVAL102: Health Insurance**

**Semester – I**  
**Duration: 2Hrs.**

**Max Marks: 35 M**  
**Pass Min: 14 M**

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**Section - A**

**Answer any THREE of the following:**

**3 X 5 =15M**

1. Explain the functions of IRDA. (CO1)L2
2. Write any five legal principles of an Insurance contract. (CO2)L2
3. Write a short note on grievance redressal mechanism in Insurance sector in India. (CO2)L2
4. What are the documents required for health insurance policies? (CO3)L2
5. Write about health insurance underwriting. (CO3)L2

**Section - B**

**Answer any TWO of the following:**

**2 X 10 = 20M**

6. Explain in detail about various types of life insurance policies. (CO1)L2
7. Discuss the role of Insurance sector in India. (CO1)L2
8. Explain briefly about the procedure of appointment of Insurance agents by insurer. (CO2)L2

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