

B. COMM. (HONOURS) DEGREE IN INSURANCE & RISK MANAGEMENT

LIFE & HEALTH INSURANCE (CIN 2109)

FIRST SEMESTER FINAL EXAMINATIONS : DECEMBER 2001

DURATION : 3 HOURS

INSTRUCTIONS TO CANDIDATES

1. Answer only One Question from Section A.
2. Answer Two Questions from Section B.

SECTION A

Question One

Suggest practical ways that health insurers can pursue to reduce or keep at reasonable levels the costs of health insurance claims.

[20 marks]

Question Two

How can life and health insurers eliminate the risk of early wastage?

[20 marks]

SECTIONS B

Question Three

Explain how changing circumstances have led to the elevation of asset/liability management to the position of primary importance in the management of life and health insurance companies.

[40 marks]

Question Four

Describe the possible advantages and disadvantages of Life and Health insurance coverage over a savings account.

[40 marks]

Question Five

Discuss the role and importance of life and health insurance on the social welfare of a nation.

[40 marks]

END OF EXAMINATION!!!