

Roll No. ....

Subject Code—2126

**M.I.B. (Second Year) EXAMINATION**

MIB-205

LIFE ASSURANCE UNDERWRITING

*Time : 3 Hours*

*Maximum Marks : 100*

**Note :** Attempt any *Five* questions. All questions carry equal marks.

1. What is rate of Mortality ? What factors affect mortality rate ?
2. Why the insurers keeping in view the heights and ages of the proposers build up the standard weight chart ?
3. What is Average Risk ? Discuss the pattern on the basis of which rating is done for those sub-standard lives which come for underwriting purpose ?

4. How the rating manuals are prepared and by whom ? Also discuss the main purpose for which the rating manuals are prepared.
5. What are the symptoms of Cirrhosis of Lives ? What are underwriter requirements under this case ?
6. What do you mean by Ear Discharge ? What precautions are required by the underwriters to grant protection under insurance ?
7. Is there any need for insuring women with unearned income ? Discuss, also explain why the special rules regarding medical examination of females have been framed ?
8. Write short notes on the following :
  - (a) Anaemia and Underwriting
  - (b) Special Gravity and its symptoms.