



Seat No. : _____

DJ-109

December-2025

M.Sc. (IT) Fintech, Sem.-V

DSC-C-FIN-354-T : INSURTECH

Time : 2:00 Hours]

[Max. Marks : 50

- Instructions :**
- (1) Figures to the right indicate full marks.
 - (2) Do not write anything on the question paper.
 - (3) Simple calculator is allowed. Do not use a scientific calculator.

1. Write a detailed note on the principles of insurance. 10

OR

1. Discuss health and motor insurance. 10

2. Discuss role of artificial intelligence and machine learning in innovating products and claims management. 10

OR

2. Explain how technology is contributing in ensuring financial inclusion. 10

3. Discuss how risk modelling and fraud detection can be done by technology. 10

OR

3. Discuss how customer engagement and underwriting can be done by artificial intelligence. 10

4. Relate how block chain technology can contribute in insurance contracts and settlement ? 10

OR

4. Write a note on unicorns, its types and investment trends in it. 10

5. Short Questions : (Any **five**)

10

- (1) In what all relations is insurable interest present ?
 - (2) How short tail contracts are different from long tail ?
 - (3) What is endowment type of insurance plan ?
 - (4) What are full stack or full enabled insuretech firms ?
 - (5) Mention any two instruments under category of wearables.
 - (6) What is predictive and behavioural analytics ?
 - (7) Mention types of unicorns.
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