

CHUKA



UNIVERSITY

UNIVERSITY EXAMINATIONS

FOURTH YEAR EXAMINATION FOR THE AWARD OF DEGREE  
OF BACHELOR OF COMMERCE

BCOM 445: SOCIAL INSURANCE

STREAMS: BCOM Y4S1

TIME: 2 HOURS

DAY/DATE: FRIDAY 8/12/2017

2.30 P.M - 4.30 P.M.

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**INSTRUCTIONS:**

- Answer Question ONE and any other TWO Questions
- Do not write on the question paper

**QUESTION ONE**

- (a) Explain the basic objectives of unemployment insurance and show how those objectives are met by the scheme. [10 Marks]
- (b) The common law defense on industrial accidents was harsh for injured workers. This led to the development of the workers compensation. Explain these defenses and illustrate how the workers compensation law was improved. [12 Marks]
- (c) Analyze the supervisor benefits offered by the Old Age, Supervisors, Disability and Health Insurance Scheme. [8 Marks]

**QUESTION TWO**

- (a) Using practical examples from Kenya, demonstrate how social insurance programmes are unique from private insurance. [12 Marks]
- (b) Explain the relationship between OASDHI and NSSF. [8 Marks]

**QUESTION THREE**

- (a) The government's role in social and economic security occurred as a result of several changes in the social, economic, legal and political spheres world over. Discuss. [15 Marks]
- (b) Explain how an health trust scheme works in Kenya. [5 Marks]

**QUESTION FOUR**

- (a) Discuss the benefits provided for by the Workers Injury Benefit act (WIBA), 2007 of the laws of Kenya and show whether it brings out social equity. [12 Marks]
  
- (b) The government of Kenya, through its health policy, to make accessible comprehensive medical coverage to every citizen, has ensured that the National Hospital Insurance Fund provides all services both inpatient and outpatient and yet most of the population secures a private medical insurance. Discuss. [8 Marks]

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