

Sample solved Question Papers for IRDA, 50 hours Agents Training Exam. The answers are marked in bold. From Sashi Publications, Kolkata.

1. The concept of insurance involves a transfer of

- A. liability.
- B. needs.
- C. ownership.
- D. risk.**

2. Rakesh recently bought a health insurance policy and a personal accident policy. What main section(s) of the insurance market do these products normally fall into?

- A. Life insurance in both cases.
- B. Life insurance for health and non-life insurance for personal accident.
- C. Non-life insurance in both cases.**
- D. Non-life insurance for health and life insurance for personal accident.

3. The main role of an underwriter in a non-life insurance company is normally to

- A. assess the acceptability of particular risks.**
- B. certify a loss when claims are submitted.
- C. design the structure of the products to be offered.
- D. negotiate with the industry regulator.

4. Akshat is a relatively cautious person. In insurance terms, this will normally increase the likelihood that he will

- A. be considered an above average insurance risk.
- B. be considered a below average insurance risk.
- C. require insurance cover.**

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