

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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Irda Ic- 38 Life Insurance Agent License Test Mcq Lalitha B,VIJAYAKUMAR. M,2018-01-24 The book contains the Multiple Choice Questions which appears in the life insurance agent license test conducted by IRDA

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up with these changes is crucial for anyone involved in life and health insurance. This book offers a structured approach to learning featuring a diverse array of practice questions that reflect the current standards and trends in the industry. By engaging with these questions, you will solidify your knowledge, identify areas for improvement, and build the confidence needed to excel. Each section includes a range of questions from simple definitions to complex scenarios mimicking the difficulty of actual state licensing exams. There are explanations accompanying each answer, ensuring that you not only know the correct response but also understand the reasoning behind it. Embarking on a career in life and health insurance requires dedication, knowledge, and a commitment to ongoing learning. This book is designed to support you every step of the way, providing the tools and insights necessary to achieve your goals. By thoroughly engaging with the material, you will be well prepared to navigate the complexities of the insurance landscape and to excel in your professional journey.

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