

Insurance Questions for IRDA Assistant Manager Exam 2023

Q1. Insurance helps to:

- (a) prevent the occurrence of adverse events.
- (b) mitigate the financial impact of adverse events.
- (c) Neutralize all repercussions of unfavorable conditions.
- (d) Maintain the productiveness of assets
- (e) All of the above

Q2. The duration of an insurance policy's coverage is known as the

- (a) Policy term
- (b) Policy loan
- (c) Policy mode
- (d) Policy Hedge
- (e) None of these

Q3. The main cause of loss or damage is _____

- (a) Proximate cause
- (b) Indirect Loss
- (c) Consequential loss
- (d) Only a & b
- (e) All of these

Q4. Insurance works on the principle of:

- (a) Sharing of losses
- (b) Probabilities
- (c) large numbers
- (d) Randomness
- (e) All of the above

Q5. In insurance, the _____ principle means utmost truthfulness.

- (a) Subrogation
- (b) Causa Proxima
- (c) Insurable interest
- (d) Uberrima fides
- (e) None of the above

Q6. Which principle of insurance stipulates that the insured must have an insurable interest in the life or property insured?

- (a) Principle of utmost good faith
- (b) Principle of Proximate Cause
- (c) Principle of Insurable Interest
- (d) Principle of Subrogation
- (e) Principle of Contribution

Q7. Which principle of Insurance makes sure that an insured person doesn't make profit by purchasing multiple insurance from more than one company?

- (a) Principle of utmost good faith
- (b) Principle of Proximate Cause
- (c) Principle of Insurable Interest
- (d) Principle of Subrogation
- (e) Principle of Contribution

Q8. Which insurance policy offers both insurance and investment under a single integrated plan?

- (a) Endowment Plan
- (b) Money Back Policy
- (c) Unit Linked Insurance Plan
- (d) Term Insurance Plan
- (e) Whole Life Insurance Plan

Q9. A person whose risk is covered by insurance is known as the

- (a) Insured
- (b) Merchandiser
- (c) Marketer
- (d) Agents
- (e) None of the above

Q10. A nomination can be made only in favor of:

- (a) Parents
- (b) Spouse and children
- (c) Spouse
- (d) Any Individual
- (e) Siblings

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