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.

- Rakesh recently bought a health insurance policy and a personal accident policy. What
  man 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.
- 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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**CL Gary** 

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#### **Table of Contents Irda Exam Question Paper General Insurance**

- 1. Understanding the eBook Irda Exam Question Paper General Insurance
  - The Rise of Digital Reading Irda Exam Question Paper General Insurance
  - Advantages of eBooks Over Traditional Books
- 2. Identifying Irda Exam Question Paper General Insurance
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Irda Exam Question Paper General Insurance
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from Irda Exam Question Paper General Insurance
  - Personalized Recommendations
  - $\circ\,$  Irda Exam Question Paper General Insurance User Reviews and Ratings
  - Irda Exam Question Paper General Insurance and Bestseller Lists
- 5. Accessing Irda Exam Question Paper General Insurance Free and Paid eBooks
  - Irda Exam Question Paper General Insurance Public Domain eBooks
  - Irda Exam Question Paper General Insurance eBook Subscription Services
  - Irda Exam Question Paper General Insurance Budget-Friendly Options

- 6. Navigating Irda Exam Question Paper General Insurance eBook Formats
  - o ePub, PDF, MOBI, and More
  - Irda Exam Question Paper General Insurance Compatibility with Devices
  - Irda Exam Question Paper General Insurance Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - o Adjustable Fonts and Text Sizes of Irda Exam Question Paper General Insurance
  - Highlighting and Note-Taking Irda Exam Question Paper General Insurance
  - o Interactive Elements Irda Exam Question Paper General Insurance
- 8. Staying Engaged with Irda Exam Question Paper General Insurance
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - $\circ\,$  Following Authors and Publishers Irda Exam Question Paper General Insurance
- 9. Balancing eBooks and Physical Books Irda Exam Question Paper General Insurance
  - Benefits of a Digital Library
  - o Creating a Diverse Reading Collection Irda Exam Question Paper General Insurance
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Irda Exam Question Paper General Insurance
  - Setting Reading Goals Irda Exam Question Paper General Insurance
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Irda Exam Question Paper General Insurance
  - Fact-Checking eBook Content of Irda Exam Question Paper General Insurance
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements

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