

No	QUESTION PART (கேள்வி பகுதி )	ANSWER PART (பதில் பகுதி )
1	INSURANCE ACT	1938
2	IRDAI	INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
3	IRDA ACT	1999
4	IRDA FORMED IN	APRIL.2000
5	LIC	1956
6	Origins of modern insurance business	LLYODS ,( Lloyds Coffee House London )
7	First in India – An English Co	Oriental LIC
8	First Non-life insurer in India	Triton Insurance
9	First Indian Co	Bombay Mutual
10	GIBNA expansion	General Insurance Business Nationalization Act (GIBNA) – 1972
11	Malhotra Committee	1993
12	APPLICATION FORM	PROPOSAL FORM
13	PRIMARY SOURCE OF INFORMATION ABOUT APPLICANT	PROPOSAL FORM
14	UNDERWRITING	SELECTION PROCESS
15	UNDERWRITING BASED ON	PROPOSAL FORM
16	RISK CATEGORY 1 = LOW RISK	CLERICAL, ADMIN, ACCOUNTANT, DOCTORS
17	RISK CATEGORY 2 = MEDIUM	AGRICULTURAL WORKER / LABOUR
18	RISK CATEGORY 3 = HIGH	HIGH TENSION ELECTRIACAL WIRE /COAL MINES
19	FUNCTION OF UNDERWRITER	RISK SELECTION, RISK CATEGORISATION, PRICING/RATING
20	NOT THE FUNCTION OF UNDERWRITER	CLAIM REJECTION
21	DO NOT INFLUENSE UNDERWRITER DECISION / MORBIDITY	SPOUSE HISTORY / SPOUSE JOB
22	HERIDITY IS IMPORTANT BECAUSE	Certain diseases can be passed on from parents to children
23	PRICE WE PAY FOR POLICY	PREMIUM
24	survey and inspection of the property	To assess the risk for rating purposes
25	WHICH OF THE FOLLOWING IS TRUE	PREMIUM INCREASES AS AGE INCREASES
26	WHO IS THE PRIMARY UNDERWRITER	AGENT
27	PROPOSAL TO BE PROCESSED IN	15 DAYS
28	SHEELA IS SUFFERING FROM ACUTE DIABETICS	JUDGEMENTAL METHOD OF UNDERWRITING WILL BE USED
29	FRAUD , MISREPRESENTATION IN PROPOSAL FORM	MORAL HAZARD
30	TAKING POLICY JUST TO COLLECT CLAIM	MORAL HAZARD
31	MORAL HAZARD WILL LEAD TO	ADVERSE SELECTION
32	.....relates to inaccurate statements WITHOUT FRAUD INTENTION =	MISREPRESENTATION
33	UTMOST GOOD FAITH	DUTY OF DISCLOSURE OF MATERIAL FACT
34	MATERIAL FACT	FACTS RELATED TO THE RISK ( INSURANCE POLICY )

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35	NON DISCLOSURE OF MATERIAL FACT	NULLIFY THE CONTRACT
36	UTMOST GOOD FAITH IA ALSO CALLED AS	UBERRIMA FIDES
37	INSURABLE INTEREST	FINANCIAL INTEREST
38	Who cannot be insured by Ramesh?	RAMESH FRIEND
39	not correct with regards to insurable interest?	Friends taking out insurance on one another
40	INSURANCE IS A CONTRACT BETWEEN	INSURED ( POLICY HOLDER ) AND INSURER ( INSURANCE COMPANY )
41	IN INDIA ALL CONTRACT COMES UNDER	INDIAN CONTRACT ACT, 1872
42	CAPACITY TO CONTRACT	18 YEARS / MAJOR
43	IN INSURANCE CONTRACT CONSIDERATION =	PREMIUM
44	not a valid consideration for contract?	BRIBE - லஞ்சம்
45	pressure applied through criminal means?	COERCION
46	COERCION	Ramesh threatens to kill Mahesh if he does not sign the contract
47	MORBIDITY	DISEASE OR ILLNESS
48	MORBIDITY COME IN	HEALTH INSURANCE
49	SEC 64 VB	PREMIUM TO BE PAID BEFORE START OF POLICY
50	CORRECT WITH REGARD TO WARRANTY	CONDITION EXPRESSELY STATED
51	WHICH SECTION...INCOME TAX ... HEALTH INSURANCE PREMIUM	SECTION 80 D
52	FPR	FIRST PREMIUM RECIEPT
53	CERTIFICATE OF INSURANCE	PROOF OF INSURANCE
54	IF INSURED WANTS TO CANCEL THE POLICY	FREE LOOK CANCELLATION
55	FREE LOOK PERIOD	15 DAYS
56	TERMS & CONDITION...MODIFIED	ENDORSEMENT
57	RENEWAL PREMIUM	NEXT YEAR SAME DATE
58	GRACE PERIOD FOR RENEWAL	30 DAYS
59	RENEWAL NOTICE	NO LEGAL OBLIGATION
60	Coverage for AYUSH – Ayurveda /Yoga/Unani / Siddha / Homeo, Maternity Cover, CI cover, Reinstatement of SA	Add-on Cover
61	OP cover, Hospital Cash	Value added Cover
62	Top-up Cover	deductible level chosen
63	In Top-up, if deductible has to be crossed at every event ...	Catastrophe based
64	DAY CARE	LESS THAN 24 HOURS
65	TREATED IN DAY CARE	CATARACT
66	MORE THAN 24 HOURS IN HOSPITAL	INPATIENT
67	DOCUMENT MAINTAINED IN HOSPITAL FOR INPATIENT	INVESTIGATION REPORT
68	DOMICILIARY HOSPITALISATION	TRATMENT AT HOME
69	DOMICILIARY HOSPITALISATION	PATIENT CANNOT BE MOVED TO HOSPITAL / LACK OF ACCOMMODATION

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70	DESCRIBE CONCEPT OF CLAIM	...DEMAND.....PROMISE....
71	CLAIM TWO TYPES	CASH LESS and REIMBURSEMENT
72	CASHLESS AT	NETWORK PROVIDER
73	NETWORK PROVIDER	HOSPITAL TIE UP WITH INSURER
74	CASHLESS MEANS	INSURED NEED NOT PAY, INSURER PAYS DIRECTLY TO NETWORK PROVIDER
75	TPA	THIRD PARTY ADMINISTRATOR
76	NOT THE FUNCTION OF TPA	SELLING INSURANCE POLICY
77	PPN	PREFERRED PROVIDER NETWORK
78	INDEMINITY	ACTUAL EXPENSED TO THE EXTEND OF SUM INSURED
79	INDEMINITY	எந்த அளவுக்கு செலவாயிருக்கோ அந்த அளவுக்கு கொடுப்பது
80	PATIENT PAYS TO THE NETWORK PROVIDER AND REIMBURSED BY INSURANCE COMPANY	INDEMINITY
81	Principle of indemnity is applicable FOR	NON-LIFE INSURANCE ONLY
82	FIXED BENEFIT POLICY	Ex: HOSPITAL CASH BENEFIT POLICY
83	HCB	FIXED AMOUNT IRRESPECTIVE OF ACTUAL EXPENSE
84	HCB CLAIM	FIXED AMOUNT * NO OF DAYS IN HOSPITAL
85	HOW MANY CI ( CRITICAL ILLNESS)	20
86	WHICH IS NOT A CRITICAL ILLNESS	TUBERCULOSIS
87	WHEN CI CLAIM WILL BE PAID	ON DIAGNOSIS OF DISEASE
88	WHAT WILL BE PAID IN CI	LUMPSUM AMOUNT
89	Mr KUMARAN TAKEN CI POLICY, WHEN CALIM BE PAID	WHEN Mr KUMARAN IS DIAGONAISED WITH CANCER
90	FALSE ABOUT CRITICAL ILLNESS	THEY PAY ACTUAL COST
91	WHICH CLAIM IS EASY TO SETTLE FOR INSURER	FIXED BENEFIT CLAIM
92	IIB	INSURANCE INFORMATION BEUREAU
93	IIB MEMBERS	20
94	IIB CUSTODIAN	IRDA
95	PRICING REGULATOR FOR PHARMACEUTICAL INDUSTRY	NPPA
96	NPPA	NATIONAL PHARMACEUTICAL PRICING AUTHORITY
97	ICD	INTERNATIONAL CLASSIFICATION OF DISEASE
98	FUNCTION OF ICD-10	PROVIDES CODES TO CLASSIFY DISEASES
99	ICD BY	WHO ( WORLD HEALTH ORGANISATION)
100	CPT	COMMON PROCEDURE TERMINOLOGY
101	PHC ( PRIMAR HEALTH CARE- ஆரம்ப சுகாதார நிலயம் )	FIRST POINT OF CONTACT
102	WHICH IS ALSO NOT THE FIRST POINT OF CONTACT	SECONDARY HEALTH CARE
103	SPECIALISED TREATMENT/ORGAN TRANSPLANT	TERTIARY HEALTH CARE

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104	PHC ( PRIMAR HEALTH CARE-ஆரம்ப சுகாதார நிலயம் )	15 ( 1 DOCTOR+ 14 PARAMEDICAL )
105	CHC - COMMUNITY HEALTH CENTRE	4 SPECIALIST DOCTOR + 21 PARAMEDICAL
106	PHC ( PRIMAR HEALTH CARE-ஆரம்ப சுகாதார நிலயம் )	FOR 30,000 POPULATION
107	CHC - COMMUNITY HEALTH CENTRE	FOR I LAKH POPULATION
108	FOR EVERY 5000 POPULATION	SUB CENTRE
109	6 SUB CENTRE =	PHC
110	ANGANWADI WORKER	INTEGRATED CHILD DEVELOPMENT SCHEME - NUTRITIONAL PROGRAM
111	ANGANWADI WORKER	FOR EVERY 1000 = I WORKER
112	ASHA	ACREDITED SOCIAL HEALTH ACTIVIST
113	HOSPITALISATION EXPENSE WILL INCLUDE	HOSPITALISATION EXPENSE AS WELL AS PRE & POST HOSPITAL EXPENSE
114	PRE HOSPITAL EXPENSE COMMONLY GIVEN FOR	30 DAYS
115	PRE HOSPITAL EXPENSE MAXIMUM GIVEN FOR	60 DAYS
116	POST HOSPITAL EXPENSE COMMONLY GIVEN FOR	60 DAYS
117	POST HOSPITAL EXPENSE MAXIMUM GIVEN FOR	90 DAYS
118	PED	PREVIOUSLY EXISTING DISEASE
119	THE PERIOD WHERE NO BENEFITS ARE PAID	WAITING PERIOD
120	WAITING PERIOD FOR PED	48 MONTHS / 4 YEARS
121	PORTABILITY	TRANSFER OF POLICY FROM ONE COMPANY TO ANOTHER
122	PORTABILITY	RENEWAL TO OTHER INSURANCE COMPANY...KEEPING PREVIOUS POLICY BENEFIT
123	PORTABILITY	the additional waiting period will not be added and will remain same as per the earlier policy norms.
124	PORTABILITY CAN BE OPTED	AT THE TIME OF RENEWAL ONLY ( 45 DAYS BEFORE )
125	PORTABILITY CHARGE	NO ADDITIONAL LOADING OR CHARGES FOR PORTING
126	not a standard age proof?	Horoscope
127	underwriting is the process of	Risk selection and risk pricing
128	FILE & USE guidelines at the time of	Introducing a product
129	FILE & USE guidelines are issued by	IRDAI
130	PRINCIPAL OF ALL OR NONE IN	GROUP INSURANCE
131	GROUP INSURANCE BASED ON	LAW OF AVERAGE
132	COMMON GROUP	EMPLOYER EMPLOYEE
133	.....NOT ELIGIBLE FOR GROUP HEALTH INSURANCE POLICY	GROUP OF UNRELATED INDIVIDUALS ...
134	WHICH STATEMNT IS INCORRECT	SHOPKEEPER CAN TAKE GROUP POLICY ON HIS CUSTOMERS

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135	Accepting the risk by more than one insurer	COINSURANCE
136	Reinsuring the risk with other insurance companies	REINSURANCE
137	PRIMARY STAKEHOLDER	CUSTOMER
138	NOT A STAKEHOLDER	HUMAN RESOURCE DEPARTMENT
139	AMOUNT OF PROVISION FOR ALL CALIMS	RESERVING
140	not required to be submitted for Permanent Total Disability claim?	Fitness certificate from the treating doctor
141	RISK	CHANCE OF LOSS
142	PERIL	CAUSE OF RISK
143	SECONDARY BURDEN OF RISK	SETTING ASIDE MONEY FOR FUTURE RISK
144	RISK TRANSFER =	INSURANCE
145	Which among the following scenarios warrants insurance?	The sole bread winner of a family might die
146	ESI	EMPLOYEE STATE INSURANCE
147	ESI INTRODUCED VIDE	ESI Act, 1948
148	GOVERNMENT CONTRIBUTION TO ESIC SCHEME	12.50%
149	INSURANCE SCHEME NOT SPONSORED BY GOVERNMENT	JAN AROGYA
150	Risk transfer through risk pooling is called	INSURANCE
151	By transferring risk to insurer, it becomes possible	To enjoy peace of mind
152	Which of the following statement is true?	Insurance pays when there is loss of asset
153	Out of 400 houses, each valued at Rs. 20,000	Rs 200
154	Which of the following statements is true	sharing the losses of a "few" by "many"
155	Rendering after sales service to the customer	Is an obligation for an organization
156	Customer Lifetime Value	Total economic value that can be derived from customer
157	'SERVQUAL' is the	Model to measure service quality of an organisation
158	INDICATORS OF SERVICE QUALITY	RELIABILITY, RESPONSIVENESS, ASSURANCE, EMPATHY
159	RELIABILITY =	PROMISED SERVICE ACCURATELY
160	RESPONSIVENESS =	WILLINGNESS
161	ASSURANCE =	KNOWLEDGE
162	EMPATHY =	HUMAN TOUCH
163	_____ is not an indicator of service quality	Cleverness
164	salesmen - is the important secret behind their success?	Commitment to serving their customers
165	not a way to impress your customer?	By Wearing costly dresses
166	not the way to show that you are interested in the other person	Asking him about his bank balance
167	establishing trust with the other party is very important because	That makes him/her listen to you

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168	salesman should practice active listening because	He should understand the client first
169	not an element of active listening?	Being extremely judgmental
170	scenario where a debate on the need for insurance is not required	Motor insurance for third party liability
171	who cannot be classified as a consumer?	A person who buys goods for resale purpose
172	What does not go on to make a healthy relationship?	Scepticism
173	not a characteristic of ethical behaviour?	Placing self-interest ahead of client's interests
174	.....is not a tangible good.	INSURANCE
175	IGMS	INTEGRATED GRIEVENCE MANAGEMENT SYSTEM
176	IGMS BY	IRDA
177	OBUDSMAN	குறைதீர் அதிகாரி
178	HOW MANY OBUDSMAN IN INDIA	17
179	OMBUDSMAN HAS	TERRITORIAL JURISDICTION
180	COMPLAINT SHOULD NE	IN WRITING
181	OMBUDSMAN LIMIT	20 LAKHS
182	OMBUDSMAN FEE	NO FEE
183	COPA 1986	CONSUMER PROTECTION ACT 1986
184	DISTRICT FORUM LIMIT	20 LAKHS
185	STATE FORUM LIMIT	20 - 100 LAKHS
186	NATIONAL FORM	ABOVE 100 LAKHS
187	APPOINTMENT of Insurance Agent Regulations came in	Apr-16
188	LIFE INSURANCE AGENT APPLICATION FORM =	FORM 1 A
189	COMPOSITE APPLICATION =	FORM 1B
190	COMPOSITE AGENT=	1 LIFE, 1 GENERAL, 1 HEALTH, 1 MONO INSURANCE
191	MONO LINE INSURER =	ONE LINE OF INSURANCE Eg AGRICULTURAL INSURANCE
192	AUTHORISED TO MAKE AGENT APPOINTMENT =	DESIGNATED OFFICIAL
193	ISSUE APPOINTMENT LETTER WITHIN	15 DAYS
194	LETTER OF APPOINTMENT TO BE DESPATCHED IN	7 DAYS
195	REFUSAL OF APPOINTMENT	21 DAYS
196	APPELLATE OFFICE FINAL DECISION IN	15 DAYS
197	Apart from application which document is must for appointment	Valid pass certificate
198	PASS CERTIFICATE VALID FOR	12 MONTHS
199	IN CASE OF CANCELLATION AGAIN CAN APPLY	AFTER 5 YEARS
200	AGENT PENALTY	10,000
201	INSURER PENALTY	1 CRORE
202	from a negligent third party is known as:	SUBROGATION

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203	proximate cause for death in the following scenario?	Falling off a horse
204	MICRO INSURANCE	JAN AROGYA & UNIVERSAL HEALTH INSURANCE SCHEME
205	MICRO INSURANCE HEALTH POLICY - MAX COVER	Rs 30,000
206	JAN AROGYA SUM INSURED	5000 PER PERSON
207	UNIVERSAL HEALTH INSURANCE SCHEME (UHS) - MAX COVER	Rs 30,000
208	UNIVERSAL HEALTH INSURANCE SCHEME (UHS) - PA COVER	Rs 25,000
209	UHS PREMIUM	Rs 365 PER ANNUM
210	Pradhan Mantri Suraksha Bima Yojana (PSBY)	PREMIUM = Rs 12; AGE = 18 to 70
211	Pradhan Mantri Jan Dhan Yojana (PMJDY)	1 LAC Accidental cover,30000 LI ( Life Insurance) cover
212	FAMILY FLOATER	HUSBAND, WIFE,CHILDREN, PARENTS, PARENT-IN-LAWS
213	ARJUN ...HIMSELF AND SPOUSE	FAMILY FLOATER
214	Who cannot be covered under a FAMILY FLOATER policy?	MATERNAL UNCLE
215	FIRST STANDARDIZED HEALTH INSURANCE PRODUCT	MEDICLAIM (1986 )
216	KYC	KNOW YOUR CUSTOMER
217	AML ( ANTI MONEY LAUNDERING) IS	AGENT RESPONSIBILITY
218	IN CLAIM PROCESS AGENT HAS	IMPORTANT ROLE
219	IN RAJIV MEHATHA POLICY, RAJESH MEHTHA TAKING TREATMENT	IMPERSONATION (ஆள்மாறாட்டம் )
220	FRAUD OCCUR MOSTLY IN =	HOSPITALISATION INDEMNITY PLAN & PA PLAN
221	CLAIMS SHOULD BE INTIMATED WITHIN	15 DAYS OF DISCHARGE
222	Delivery boy in a fast food restaurent is .....risk than the accountant in the same restaurant	High
223	IN PA PLAN MOST IMPORTANT	OCCUPATION
224	IN PA PLAN MAXIMUM SA	60 TIMES OF GROSS ANNUAL INCOME
225	NOT COVERED IN PERSONAL ACCIDENT	SUICIDE

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**SAMPLE QUESTIONS**

Q 1 The proposal form contains

- a) Personal details
- b) physical condition
- c) habits and pastimes
- d) all of the above**

Q 2 STATEMENTS

1. Group health insurance provides coverage only to employee groups
2. In a group health insurance any of the individual constituting the group could anti select against the insurer

- a) Statement 1 is true and statement 2 is false
- b) statement 2 is true and 1 is false
- c) statement 1 and 2 are true**
- d) statement 1 and 2 are false

Q 3 State which statement is correct in case of Overseas travel insurance

- a) Premium for Overseas travel insurance is depend on the age and the duration of foreign travel
- b) Premium rates are high compared to domestic health insurance
- c) Both are correct**
- d) Both are wrong

Q 4 The principle of utmost good faith in underwriting is required to followed by

- a) The insurer
- b) The insured
- c) Both insurer and insured**
- d) medical examiner

<b>all of the above (OR equal to that)</b>
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<b>statement 1 and 2 are true</b>
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<b>Both are correct (OR equal to that)</b>
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<b>Both statement a and b are correct</b>
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