

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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**Studychacha**

**Rachel Sandford**



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## **Table of Contents Irda Question Paper With Answers 2017 2018 Studychacha**

1. Understanding the eBook Irda Question Paper With Answers 2017 2018 Studychacha
  - The Rise of Digital Reading Irda Question Paper With Answers 2017 2018 Studychacha
  - Advantages of eBooks Over Traditional Books
2. Identifying Irda Question Paper With Answers 2017 2018 Studychacha
  - 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 Question Paper With Answers 2017 2018 Studychacha
  - User-Friendly Interface
4. Exploring eBook Recommendations from Irda Question Paper With Answers 2017 2018 Studychacha
  - Personalized Recommendations
  - Irda Question Paper With Answers 2017 2018 Studychacha User Reviews and Ratings
  - Irda Question Paper With Answers 2017 2018 Studychacha and Bestseller Lists
5. Accessing Irda Question Paper With Answers 2017 2018 Studychacha Free and Paid eBooks
  - Irda Question Paper With Answers 2017 2018 Studychacha Public Domain eBooks
  - Irda Question Paper With Answers 2017 2018 Studychacha eBook Subscription Services
  - Irda Question Paper With Answers 2017 2018 Studychacha Budget-Friendly Options
6. Navigating Irda Question Paper With Answers 2017 2018 Studychacha eBook Formats
  - ePub, PDF, MOBI, and More
  - Irda Question Paper With Answers 2017 2018 Studychacha Compatibility with Devices
  - Irda Question Paper With Answers 2017 2018 Studychacha Enhanced eBook Features

7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Irda Question Paper With Answers 2017 2018 Studychacha
  - Highlighting and Note-Taking Irda Question Paper With Answers 2017 2018 Studychacha
  - Interactive Elements Irda Question Paper With Answers 2017 2018 Studychacha
8. Staying Engaged with Irda Question Paper With Answers 2017 2018 Studychacha
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Irda Question Paper With Answers 2017 2018 Studychacha
9. Balancing eBooks and Physical Books Irda Question Paper With Answers 2017 2018 Studychacha
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Irda Question Paper With Answers 2017 2018 Studychacha
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Irda Question Paper With Answers 2017 2018 Studychacha
  - Setting Reading Goals Irda Question Paper With Answers 2017 2018 Studychacha
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Irda Question Paper With Answers 2017 2018 Studychacha
  - Fact-Checking eBook Content of Irda Question Paper With Answers 2017 2018 Studychacha
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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