

BFSI SECTOR SKILL COUNCIL OF INDIA

Sample Questionnaire

Insurance Agent (BSC/Q0101)

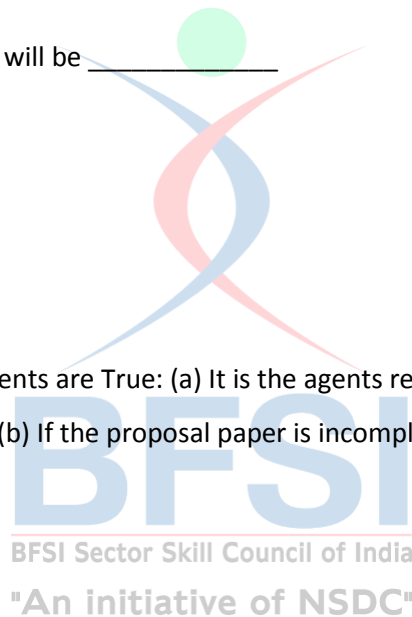
1. What are/is condition/s for non-medical underwriting among the following ?
 - a. Upper limits on sum assured
 - b. Age at entry limits
 - c. Maximum term of insurance
 - d. All of the above

2. Doctors appointed by insurers will be _____
 - a. Physician
 - b. Specialists
 - c. Surgeons
 - d. Dentists

3. Which of the following statements are True: (a) It is the agents responsibility to ensure that all material information is made available (b) If the proposal paper is incomplete, the agent will be held accountable
 - a. A
 - b. B
 - c. Both A and B
 - d. Noether A Nor B

4. A policy which has run for 8 years can be called into question if there is a _____
 - a. Fraud
 - b. Misrepresentation
 - c. Mistake
 - d. Life Assured developed a disease

5. If the proponent has no insurable interest in the insured the underwriter will ?.
 - a. Accept with reduce sum assured



- b. Decline the proposal
- c. Accept with lien
- d. Accept with extra premium

6 ECG or EEG or X-Ray are some of the special reports required in which case/s ?

- a. Life assured is of higher age
- b. Life assured proposes higher sum assured
- c. In both cases these reports are required
- d. These reports are not required in any case

7 Occupational Hazard can arise from which case/s ?

- a. Accident
- b. Health Hazard
- c. Moral Hazard
- d. All of the above

8 High Pressure environment like coal mining occupation is an example of which hazard ?

- a. Accidental Hazards
- b. Moral Hazard
- c. Health Hazard
- d. None of the above

9 Bodyguard of a Minister can be an example of which hazard ?

- a. Accidental Hazards
- b. Moral Hazard
- c. Health Hazard
- d. None of the above

10 Section 45 of Insurance Act, 1938 deals with ?

- a. Premium
- b. Maturity
- c. Claims
- d. Indisputability Clause



- 11 The insurer can repudiate a policy withing _____ Year on the ground of false or non-disclosure of material fact as per section 45 of Insurance Act, 1938
- 2
 - 3
 - 1
 - 4
- 12 Full form of IGMS?
- Insurance General Management System
 - Indian General Management System
 - Integrated Grievance Management System
 - Intelligent Grievance Management System
- 13 Which among the following cannot form the basis for a valid consumer complaint?
- Shopkeeper charging a price above the MRP for a product
 - Shopkeeper not advising the customer on the best product in a category
 - Allergy warning not provided on a drug bottle
 - Faulty products
- 14 Which of the below statement is correct with regards to the territorial jurisdiction of the Insurance Ombudsman ?
- National jurisdiction
 - State jurisdiction
 - District jurisdiction
 - Specified territorial limits
- 15 _____ will handle consumer disputes amounting between Rs 20 lakhs and Rs 100 lakhs
- State Commission
 - National Commission
 - District Forum
 - None of the above

