## ગુજરાત ગૌણ સેવા પસંદગી મંડળ, ગાંધીનગર

મંડળની જાઢેરાત ક્રમાંકઃ ૬૯/૨૦૧૬૧૭, શ્રેયાન તાંત્રિક મદદનીશ, વર્ગ-૩ સંવર્ગની તા. ૨૩/૧૦/૨૦૧૬ ના રોજ મંડળ દ્વારા યોજવામાં આવેલ ઓન-લઅઇન સ્પર્ધાત્મક લેખિત પરીક્ષામાં પુછાયેલ પ્રશ્નોના સાચા જવાબોની પ્રોવિઝનલ આન્સર કી નીચે પ્રમાણે મુકવામાં આવે છે. જે અન્વચે ઉકત પરીક્ષાના ઉમેદવારો તરફથી કોઇ રજુઆત હોય તો તે તા. ૦૫/૧૧/૨૦૧૬ ના રોજ બપોરના ૧૭-૦૦ કલાક સુધીમાં મંડળને રૂબરૂમાં/ ટપાલ મારફત જરૂરી આધારો સઢિત રજુ કરવા જણાવવામાં આવે છે.

જરૂરી આધારો વગરની કે ઉકત સમય મર્યાદા બાદ રજુ કરવામાં આવેલ રજુઆત ધ્યાને લેવામાં આવશે નહીં. અને મંડળ દ્વારા જરૂરી કાર્યવાહી કરીને આખરી આન્સર કી પ્રસિદ્ધ કરીને આગળની કાર્યવાહી હાથ ધરવામાં આવશે. જેની પણ ઉમેદવારોએ નોંધ લેવી.

Que No.		Option / Answer (With Options)		Correct Answer
1		Which one of the following does not belong to the major general insurance private sector companies in India ?	(B)	The Oriental Insurance
	(A)	Royal Sundaram Alliance Insurance		Company
	(B)	The Oriental Insurance Company		
	(C)	Reliance General Insurance		
	(D)	Bajaj Allianz General Insurance		
2		Mahesh has finalised a resale property which he plans to purchase 3 months later. The current owner has not taken property insurance and Mahesh is worried that the property may be destroyed or damaged due to some peril. What can Mahesh do ?	(B)	Mahesh can take insurance for the property only after he becomes
	(A)	Mahesh can take property insurance for the property right away as he has the right to protect the property that he is going to own in future.		the legal owner of the property.
	(B)	Mahesh can take insurance for the property only after he becomes the legal owner of the property.		
	(C)	Mahesh can exercise any of the above options.		
	(D)	Mahesh can't take insurance for that property as property insurance can be taken only by the first owner of the property.		
3		ગુજરાત રાજ્યના આરોગ્ય અને પરિવાર કલ્યાણ વિભાગ દ્વારા "તમાકુ વિરોધી દિન"	(B)	<sub>31</sub> , મે
		ની ઉજવણી કયા દિવસે કરવામાં આવે છે ?		
	(A)	1, ઓક્ટોબર		
	(B)	<b>31</b> , મે		
	(C)	1, ડિસેમ્બર		
	(D)	24, માર્ચ		
4		What must businesses keep in mind about their customers in order to be successful ?	(C)	Their needs, interests and
	(A)	How much they can pay		concerns
	(B)	How they will use the goods or services		
	(C)	Their needs, interests and concerns		
	(D)	Whether they can recommend them to other people		

	1			
5		કયા છંદમાં 6 અક્ષરે અને 12 અક્ષરે યતિ આવે છે ?	(B)	શિખરિણી
	(A)	મંદાક્રાન્તા		
	(B)	શિખરિણી		
	(C)	પૃથ્વી		
	(D)	શાદ્વ વિક્રીડિત		
6		General Accounting must be in line with which of the following ?	(A)	Accounting
	(A)	Accounting Standards issued by the ICAI		Standards issued
	(B)	GAAP Standards Risk		by the ICAI
	(C)	International Accounting Standards		
	(D)	Insurance Regulatory and Development Authority (Investment) Regulations, 2000		
7		What should be the font size of the Key Feature Document ?	(C)	14 of Times New
	(A)	16 of Arial		Roman
	(B)	12 of Times New Roman		
	(C)	14 of Times New Roman		
	(D)	10 of Arial		
8		દાંડીયાત્રા બાદ તુરત જ મે, 1930માં અંગ્રેજ હકૂમત સામે કયા સત્યાગ્રહની શરૂઆત	(A)	ધારસણા સત્થાગ્રહ
		થઈ ?		
	(A)	ધારસણા સત્યાગ્રહ		
	(B)	મીઠા મૂલ્ય સત્યાગ્રહ		
	(C)			
	(D)			
9	. ,	The Motor Vehicles Act was enacted in which year ?	(A)	1939
	(A)	1939	. ,	
	(B)	1940		
	(C)	1941		
	(D)	1942		
10		ફળોના રસ અને જામમાં પ્રિઝર્વેટિવ તરીકે નીચેના પૈકી કયો વાયુ ઉપયોગમાં લેવાય	(B)	SO <sub>2</sub>
		છે ?		
	(A)	NH <sub>3</sub>		
	(B)	SO <sub>2</sub>		
	(C)	H <sub>2</sub>		
	(D)	CO <sub>2</sub>		
11		What is the term used to describe the work output of one department being an	(D)	Internal Customer
		input for the work of another department in the same organisation and the interrelationship of the department ?		
	(A)	External customer		
	(B)	Peers		
	(C)	Policyholder		
	(D)	Internal Customer		
12		A person would like to cover his stocks which he fears may be stolen. Which	(C)	Burglary Policy
	(A)	policy should he take ? Fire Policy		
	(A) (B)	Liability Policy		
	(C)	Burglary Policy		
	(C) (D)	Fidelity Guarantee Policy		
L	(-)			

13		'વતું કરાવવું' શબ્દનો અર્થ જણાવો.	(B)	હજામત કરાવવી
	(A)			છેલાનલ કરાવવા
	(B)	હજામત કરાવવી • • •		
	(C)	સાબિત કરાવવું		
	(D)	સરખામણી કરાવવી		
14		IBNR stands for what ?	(C)	Incurred But Not
	(A)	Income Before Net Reported		Reported
	(B)	Incurred But Not Reviewed		
	(C)	Incurred But Not Reported		
45	(D)	Investment Before Net result	(0)	
15		Use appropriate verb form: By this time tomorrow, I my revision.	(C)	will have finished
	(A)	will finished		
	(B)	could finish		
	(C)	will have finished		
	(D)	will be finished		
16		In India theis empowerred to regulate the insurance industry.	(A)	Central Legislature
	(A)	Central Legislature		
	(B)	State Legislature		
	(C)	State and Central Legislature combine		
	(D)	The Supreme Court of India		
17		As per premium investment guidelines by IRDA, investment in Central	(A)	0.2
	(A)	Government Securities should not be less than		
	(A) (B)	0.15		
	(C)	0.1		
	(C) (D)	There are no such guidelines and insurance companies can invest the premium		
	(-)	collected the way they want to invest.		
18		સ્વામિનારાયણ સંપ્રદાયના વિશ્વ વંદનીય સંત પરમ પૂષ્ય પ્રમુખ સ્વામી તાજેતરમાં	(C)	ચાણસદ
		બ્રહ્મલીન થયા. તેમનું જન્મસ્થળ જણાવો.		
	(A)	બોરસદ		
	(B)	ચાણસ્મા		
	(C)	યાણસદ		
	(D)	લાણવડ		
19	、	With respect to life cover of some life insurance plans offered by insurance	(D)	The life cover can
		companies, which of the below is possible as an option ?		be kept constant
	(A)	The life cover always remains constant throughout the policy and cannot be		or stepped up or
	(B)	stepped up or stepped down during the tenure of the policy. The life cover can only be stepped up or kept constant but cannot be stepped		stepped down during the tenure
		down during the tenure of the policy.		of the policy.
	(C)	The life cover can only be stepped down or kept constant but cannot be stepped		
	(ח)	up during the tenure of the policy. The life cover can be kept constant or stepped up or stepped down during the		
	(D)	tenure of the policy.		

20		'શિશુ સમાન ગણી સહ્રદેવ ને,' પંક્તિનો અલંકાર ઓળખાવો.	(D)	ઉપમા
	(A)	વ્યતિરેક		
	(B)	રૂપક		
	(C)	ઉત્પ્રેક્ષા		
	(D)	ઉપમા		
21		Rajesh has taken an insurance plan for a sum assured of Rs. 20 lakhs for a tenure of 20 years. The plan specifies that the sum assured will be paid only if Rajesh does not die during the policy tenure of 20 years. Which type of plan has Rajesh opted for ?	(B)	Pure Endowment Plan
	(A)	Term Assurance Plan		
	(B)	Pure Endowment Plan		
	(C)	Double Endowment Plan		
	(D)	Endowment Assurance Plan		
22		Which of the following describes Quantum ?	(B)	The likely cost of
	(A)	The time the accident happened		the claim
	(B)	The likely cost of the claim		
	(C)	The number of claims		
	(D)	The size of the claims		
23		ભારતના બંધારણ દ્વારા સ્વીકૃત 'સત્યમેવ જયતે' રાષ્ટ્રીય સૂત્ર નીચેના પૈકી કયા	(B)	મૂંડકોપનિષદ
		પ્રાચીન ગ્રંથમાંથી લેવામાં આવ્યું છે ?		
	(A)	કઠોરનિષદ		
	(B)	મૂંડકોપનિષદ		
	(C)	ઋગ્વેદ		
	(D)	સામવેદ		
24		Fill in the Blank. An appeal in front of the State Commission against a decision of	(B)	30
	( ^ )	the District Forum must be within days		
	(A)	15		
	(B)	30		
	(C)	45 60		
25	(D)		(B)	3
23		ભીમરાવ આંબેડકર ઈન્ટરનેશનલ સ્પોર્ટ્સ સ્ટેડિયમ ભારતના કયા શહેરમાં આવેલ છે?	(B)	ફૈઝાબાદ
	(A)	મૈસુર		
	(B)	ફૈઝાબાદ		
	(C)	બેંગ્લોર		
	(D)	ઔરંગાબાદ		
26		There are 700 car owners in a city. On an average it is expected that 2% of the cars of 14 cars are likely to meet with an accident. It is expected the loss suffered by each of the 14 car owners will be Rs. 15000. How much be the premium required to be contributed by each of the car owners to cover the losses ?	(C)	Rs. 300
	(A)	Rs. 100		
	(B)	Rs. 200		
	(C)	Rs. 300		
	(D)	Rs. 400		

27				
27		David and Anthony are brothers going for a picnic on their bikes with their spouses. Both have taken insurance for their bikes. Due to Anthony's negligent driving, both the brothers bang into each other and David's bike is damaged. How will the insurance claim be settled ?	(B)	David's insurance company will settle the claim and recover the
	(A)	David's insurance company will settle the claim and Anthony will get away with his negligent driving as he is David's brother.		money from Anthony as he
	(B)	David's insurance company will settle the claim and recover the money from Anthony as he was responsible for the accident due to his negligent driving.		was responsible for the accident
	(C)	The insurance company will not interfere as it is a family matter between the two brothers and the insurance company has got no role to play as insurance companies don't interfere in family matters.		due to his negligent driving.
	(D)	Anthony will take the money from his insurance company and pay for the repairs of his brother's bike.		
28		કઈ જોડણી સાચી નથી ?	(A)	સગવડતા
	(A)	સગવડતા		
	(B)	નૈર્ઋત્ય		
	(C)	ભુલભુલામણી		
	(D)	પરિસ્થિતિ		
29		Ramesh had taken a life insurance policy of Rs. 1,00,000 from Company ABC and another life insurance policy of Rs. 50,000 from Company XYZ. On Ramesh's death, his nominee makes a claim. How much is the claim amount that he will receive ?	(D)	Nominee will receive total Rs. 1,50,000 out of which full benefit
	(A)	Nominee will receive only Rs. 1,00,000 from Company ABC as it was the first company to offer insurance cover to Ramesh.		amount of Rs. 1,00,000 will be
	(B)	Nominee will receive total Rs. 75,000 out of which Rs. 50,000 will be paid by Company ABC and Rs. 25,000 will be paid by Company XYZ.		paid by Company ABC and full
	(C)	Nominee will receive only Rs. 50,000 from Company XYZ as it was the last company to offer insurance cover to Ramesh.		benefit amount of Rs. 50,000 will be
	(D)	Nominee will receive total Rs. 1,50,000 out of which full benefit amount of Rs. 1,00,000 will be paid by Company ABC and full benefit amount of Rs. 50,000 will be paid by Company XYZ.		paid by Company XYZ.
		be paid by company X12.		X12.
30		Change the degree: Ashoka was one of the greatest kings.	(B)	Very few kings
30	(A)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka	(B)	Very few kings were as great as
30	(A) (B)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka	(B)	Very few kings
30	(B) (C)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king	(B)	Very few kings were as great as
	(B)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka		Very few kings were as great as Ashoka
30	(B) (C)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends	(B) (B)	Very few kings were as great as Ashoka Claims made
	(B) (C)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka		Very few kings were as great as Ashoka
	(B) (C) (D)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ?		Very few kings were as great as Ashoka Claims made
	(B) (C) (D) (A)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ? Inflation		Very few kings were as great as Ashoka Claims made
	(B) (C) (D) (A) (B)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ? Inflation Claims made during the year		Very few kings were as great as Ashoka Claims made
	(B) (C) (D) (A) (B) (C)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ? Inflation Claims made during the year Technology Legal Changes Fill in the Blank. Unit Linked Insurance Plans (ULIPs) are linked insurance		Very few kings were as great as Ashoka Claims made
31	(B) (C) (D) (A) (B) (C) (D)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ? Inflation Claims made during the year Technology Legal Changes Fill in the Blank. Unit Linked Insurance Plans (ULIPs) are linked insurance plans.	(B)	Very few kings were as great as Ashoka Claims made during the year
31	(B) (C) (D) (A) (B) (C) (D) (A)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ? Inflation Claims made during the year Technology Legal Changes Fill in the Blank. Unit Linked Insurance Plans (ULIPs) are linked insurance plans. insurance	(B)	Very few kings were as great as Ashoka Claims made during the year
31	(B) (C) (D) (A) (B) (C) (D)	Change the degree: Ashoka was one of the greatest kings. No other king was so great as Ashoka Very few kings were as great as Ashoka Ashoka was greater than any other king Some other kings were as greater as Ashoka Within the calculation of technical pricing there are a number of future trends the underwriter needs to consider - 4 are given below. Which one is incorrect ? Inflation Claims made during the year Technology Legal Changes Fill in the Blank. Unit Linked Insurance Plans (ULIPs) are linked insurance plans.	(B)	Very few kings were as great as Ashoka Claims made during the year

33		રાજ્યપાલના પદ માટે વ્યક્તિની ઓછામાં ઓછી કેટલી ઉંમર હોવી જરૂરી છે ?	(B)	35 વર્ષ
	(A)	27 વર્ષ		
	(B)	35 વર્ષ		
	(C)	40 વર્ષ		
	(D)	50 વર્ષ		
34		The Employees State Insurance Act was enacted in which year ?	(C)	1948
	(A)	1942		
	(B)	1947		
	(C)	1948		
	(D)	1950		
35		'ડેલી ખડકીનેય કલર કરાવ્યો - નિપાત શોધો.	(A)	ય
	(A)	ય		
	(B)	નેય		
	(C)	ने		
	(D)	ચે		
36	(0)	According to Section 45 of the Insurance Act, on finding out about nondisclosure	(C)	During the first
50		of material facts, in how many years can the insurance company declare the	(-)	two years of the
		contract as null and void ?		policy
	(A)	Only at the time of accepting the proposal		
	(B)	Only during the first year of the policy		
	(C)	During the first two years of the policy Never. Once the insurance company issues the policy it cannot declare the policy		
	(D)	void due to non-disclosure of material facts.		
37		In which regulations are the code of ethics directed towards ethical behaviour spelt out ?	(B)	IRDA
	(A)	Government		
	(B)	IRDA		
	(C)	Insurance Advisory Committee		
	(D)	Insurance Institute of India		
38		કમ્પ્યૂટરને રિસ્ટાર્ટ કરવા માટે કયા વિકલ્પનો ઉપયોગ કરશો ?	(A)	Ctrl + Alt + Delete
	(A)	Ctrl + Alt + Delete		
	(B)	Ctrl + Shift + Delete		
	(C)	Ctrl + Tab + Delete		
	(D)	Ctrl + Shift + Alt		
39		When insurance companies undercut each other to grab market share by	(A)	Soft Market
	(A)	reducing premium, it is known as Soft Market		
	(A) (B)	Hard Market		
	(C)	Competitive Market		
	(D)	None of the above		
40		A એક કામ 12 દિવસમાં અને B તેજ કામ 15 દિવસમાં પુરૂ કરે છે. બંને 4 દિવસ સાથે	(C)	10
		કામ કરે છે. પછી A કામ છોડી દે છે. બાકીનું કામ B એકલો પુરૂ કરે છે. કામ કુલ કેટલા		
		દિવસ ચાલ્યું ?		
	(A)	6		
	(B)	8		
	(C)	10		
	(D)	12		

(A)       Incurred But Not Reported       Reported         (B)       Incurred But Not Realised       Incurred But Not Realised         (C)       Injured But Not Realised       Infured But Not Realised         (D)       Injured But Not Realised       Infured But Not Realised         (D)       Mutal is the maximum remuentation limit for a micro insurance agent for non-life (number of the premium       (B)       15% of the premium         (C)       J0% of the premium       Infured Premium       Infured Premium       Infured Premium         (C)       J0% of the premium       Infured Premium       Infured Premium       Infured Premium         (C)       J0% of the premium       Infured Premium       Infured Premium       Infured Premium         (C)       J0% of the premium       Infured Premium       Infured Premium       Infured Premium         (C)       J0% of the premium       Infured Premium       Infured Premium       Infured Premium         (D)       Safe Intervented Raturel Ratu	41		What does IBNR in insurance business stand for ?	(A)	Incurred But Not
(B)         Incurred But Not Reported         Incurred But Not Reported           (D)         Injured But Not Realised         Incurred But Not Realised           42         What is the maximum remuneration limit for a micro insurance agent for non-life insurance business ?         (A)           (A)         35% of the premium         (B)         15% of the premium           (B)         55% of the premium         (B)         15% of the premium           43         Qirstict राष्ट्रवेली स्वापना બાદ Jyश्रदारी साहित्य परिषटना सौ प्रथम सानसत्रन्तुं आयों%न इश्वप्रां साव्यु आ सत्र डोना अध्यक्षप्रदे वोष्ट्रवामां आव्यु इतुं ?         (B)         stst sickcts?           43         Qirstict राष्ट्रवेली स्वापना બाદ Jyश्रदारी साहित्य परिषटना सौ प्रथम सानसत्रन्तुं आयों%न इश्वप्रां साव्यु आ सत्र डोना अध्यक्षप्रदे वोष्ट्रवामां आव्यु इतुं ?         (A)         stst sickcts?           44         Maintaining customer satisfaction while policies are in force is called         (A)         Servicing activities           55         Fill in the blank: The number of soldiers killed in the war		(A)	Incurred But Not Reported		Reported
(C)       Injured But Not Reported         (2)       Injured But Not Realised         42       What is the maximum remuneration limit for a micro insurance agent for non-iffe       (B)       15% of the premium         (B)       15% of the premium       (B)       15% of the premium       (D)         (C)       20% of the premium       (D)       5% of the premium       (D)         43       -jwstr.t stwaol. Ratuon out: gwstr.dl attBeau uRtest at watertax.dj       (D)       58. Stolle stolet.es         (B)       sist stolet.es       (D)       sist stolet.es       (D)         (C)       Guids's stolet.es       (D)       sitter at watertay at the stolet.es       (D)         (C)       Guids's stolet.gs       (D)       sitter at watertay at the premium is a stolet.es       (D)         (2)       Servicing activities       (A)       Servicing activities         (B)       sitter attrating customer satisfaction while policies are in force is called       (A)       Servicing activities         (A)       Servicing activities       (A)       Servicing activities       (A)         (B)       servicing activities       (A)       Servicing activities       (A)         (A)       Servicing activities       (A)       Servicing activities       (A)			Incurred But Not Realised		
(D)         Injured But Not Realised         Injured But Not Realised           42         What's the maximum remuneration limit for a micro insurance agent for non-life (A)         10% of the premium         15% of the premium           (A)         10% of the premium         (B)         15% of the premium         (C)           (D)         5% of the premium         (C)         20% of the premium         (C)           43         अश्वार राश्यवर्ग श्रियापना out: उप्रवारो साहित्य परिषटना सौ प्रधम सानसत्रनुं आयोशन करवामां आव्ये, आ स क्रीवा अध्यक्षपरे योषवामां आव्ये हुने ?         (B)         315 डा दीर्टाइं?           43         अश्वार राश्यवर्ग श्रियापना out: उप्रवारो साहित्य परिषटना सौ प्रधम सानसत्रनुं आयोशन करवामां आव्ये, आ स क्रीवा अध्यक्षपरे योषवामां आव्ये हुने ?         (B)         315 डा देरिटाइं?           43         (C)         6 आशंद करीपी         (C)         5 servicing activities         (C)           44         Maintaining customer satisfaction while policies are in force is called         (A)         Servicing activities           45         Fill in the blank: The number of soldiers killed in the war		. ,	Injured But Not Reported		
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(A)       10% of the premium       (B)       15% of the premium         (B)       15% of the premium       (B)       5% of the premium         43       • जुश्वरात राश्वश्रमी स्थापना आद जुश्वराती साहित्य परिषदमा सौ प्रथम साजसत्रनुं आधीर्षन seath आद्युं आ सत्र डोना अध्यक्षपटे धीष्टवामां आव्धुं हतुं ?       (B)       डाडा डादेत्दाडर         43       • जुश्वरात राश्वश्रमी स्थापना आद जुश्वराती साहित्य परिषदमा सौ प्रथम साजसत्रनुं आधीर्षन seath आद्युं आ सत्र डोना अध्यक्षपटे धीष्टवामां आव्धुं हतुं ?       (B)       डाडा डादेत्दाडर         43       • जुश्वरात राश्वश्रमी स्थापना आद जुश्वराती साहित्य परिषदमा सौ प्रथम साजसत्रनुं आधीर्षन seath प्रश्नमी       (B)       डाडा डादेत्दाडर         44       • Maintaining customer satisfaction while policies are in force is called (C)       (A)       Servicing activities         (B)       Customer orientation (C)       Customer identification       (A)       Servicing activities         (B)       Customer identification	42		_	(B)	
(B)         15% of the premium         (C)         20% of the premium         (B)         315% of the premium           43         2) જરાત રાષ્યની સ્થાપના બાદ ગુજરાતી સાફિત્ય પરિષદના સૌ પ્રથમ લાનસત્રનું આરોશીજન કરવામાં આવ્યું. આ સ કોના અધ્યક્ષપરે રોષવામાં આવ્યું હતું ?         (B)         3151 કોરોલેલકર           (A)         રામનારાચણ પાઠક         (B)         3151 કોરોલેલકર         (C)           (C)         ઉમાશંકર જોષી         (C)         5,421(લાલ મુનશી         (C)           44         Maintaing customer satisfaction while policies are in force is called (C)         (A)         Servicing activities           (B)         Sus subactivities         (A)         Servicing activities           (B)         Customer satisfaction         (A)         Servicing activities           (B)         Customer satisfaction         (A)         was           (B)         Customer satisfaction         (A)         was           (B)         Wat is the number of soldiers killed in the war		(1)			premium
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(D)         5% of the premium           43         의 명국: (1 국 1 श्रेय ली स्था प्रजा ( (1 대 2 ) श्रेय : (1 से 1 सिर्धिन्य परि १ यह भा सी प्रथम साज संत्र न्ज़		. ,	-		
43         이 및 국감: 지 : 한 씨네 ( 관련 및 및 국감: 지 : 비 ( 관련 및 및 및 및 및 및 및 및 및 및 및 및 및 및 및 및 및 및		. ,	-		
4	43			(B)	કાકા કાલેલકર
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C.Guitais R 첫 ਪੀGuitais R 첫 ਪੀGuitais R 첫 ਪੀ(D)skalactica y-tallA44Maintaining customer satisfaction while policies are in force is called 			-		
(D)\$취급ਪicuica ਮੁબરી(A)Servicing activities44Maintaining customer satisfaction while policies are in force is called 					
44       Maintaining customer satisfaction while policies are in force is called       (A) Servicing activities         (A) Servicing activities       (B) Customer orientation       (C) Customer orientation         (C) Customer identification       (A) was         45       Fill in the blank: The number of soldiers killed in the warnot large.       (A) was         (A) was       (A) was       (A) was         (B) were       (C) are       (C) are         (D) have to be       (C) are       (C) It is held in reserve to cover claim costs         (D) ti is paid to shareholders in the form of dividends       (C) It is held in reserve to cover claim costs         (D) ti is returned to policyholders       (C) Personal accident insurance?         (A) Whole life       Term       (C) Personal accident insurance         (B) Term       C) Personal accident insurance       (A) systert સાહિત્ય સાકાદમી         (A) systert સાહિત્ય સાકાદમી       (A) systert સાહિત્ય સાકાદમી       (A) systert સાહિત્ય સાકાદમી					
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46What is the treatment to be given to the difference between revenue and expenses ?(C)It is held in reserve to cover claim costs(A)It is included as profit(C)It is held in reserve to cover claim costs(C)It is held in reserve to cover claim costs(D)It is neturned to policyholders(C)It is returned to policyholders(C)Personal accident insurance ?47Which one of the following does not belong to the main products of life insurance ?(C)Personal accident insurance(A)Whole life(C)Personal accident insurance(C)(B)Term (C)Personal accident insurance(C)(D)Endowment(A)JgwRICT HILBRAL WIGC-2016HI ERER CHER SECIENT(A)48CIIIRARHI ALLER ALLERAL SE HERER ALLERAL (A)SIEHL(A)(A)JgwRICT HILBRAL WIGC 2016HI ERER CHERER(A)JgwRICT HILBRAL WIGC 2016HI ERER CHERER48CIIIRARHI ALLERAL SE HERER ALLERAL SE HERER ALLERAL (B)JgwRICT HILBRAL VIENER(A)(A)JgwRICT HILBRAL VIENERJgwRICT HILBRAL VIENERVIENERAL VIENERAL(A)JgwRICT HILBRAL VIENERAL (C)JgwRICT HILBRAL VIENERALVIENERAL VIENERAL					
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(B)It is paid to shareholders in the form of dividendsIt is paid to shareholders in the form of dividends(C)It is held in reserve to cover claim costsIt is returned to policyholders47Which one of the following does not belong to the main products of life insurance ?(C)Personal accident insurance(A)Whole life(C)Personal accident insurance(C)Personal accident insurance(D)Endowment(A)Jy871ct સાફિત્ચ કઇ સંસ્થા દ્વારા સન્માનિત કરવાની જાફેરાત કરવામાં આવી ?(A)Jy871ct સાફિત્ચ અકાદમી(B)ગુજરાત સાફિત્ચ પ્રકાદમીJy871ct સાફિત્ચ પરિષદ(A)Jy871ct સાફિત્ચ પરિષદ			-		
(C)It is held in reserve to cover claim costs(C)(D)It is returned to policyholders(C)47Which one of the following does not belong to the main products of life insurance ?(C)(A)Whole life(C)(B)Term(C)(C)Personal accident insurance(D)Endowment48ता%तरमां ऄप्रिल-2016मां हास्य लेभड विनोद सट्टने रमएलाल नीलंडं6 ऄवोई थी डछ संस्था द्वारा सन्मानित डरवानी % हेरात डरवामां આવी ?(A)48गुજरात साहित्य अडादमी(A)(B)गुજरात साहित्य राशिस्य राशिस्य राशिस्य(C)गुજरात साहित्य परिषद		. ,			claim costs
(C)       It is returned to policyholders       (C)       Personal accident insurance?         47       Which one of the following does not belong to the main products of life insurance?       (C)       Personal accident insurance         (A)       Whole life       (C)       Personal accident insurance       (C)         (B)       Term       (C)       Personal accident insurance       (C)         (D)       Endowment       (A)       (A)       (A)         48       ता%तरमां अप्रिल-2016मां हास्य लेખક विजोह ભट्टने रमएलाल जीलंडंठ એवोई थी       (A)       (A)         48       ता%तरमां अप्रिल-2016मां हास्य लेખક विजोह लटवामां आवी ?       (A)       (A)       (A)         48       अंधरा साहित्य अडाहमी       (A)       (A)       (A)       (A)       (A)         (A)       (A)       (A)       (A)       (A)       (A)       (A)       (A)         (A)       (A)       (A)       (A)       (A)       (A)       (A)       (A)         (B)       (A)       (A)       (A)       (A)       (A)       (A)       (A)         (C)       (A)       (A)       (A)       (A)       (A)       (A)         (A)       (A)       (A)       (A)       (A)       (A)		. ,			
47         Which one of the following does not belong to the main products of life insurance ?         (C)         Personal accident insurance           (A)         Whole life         (B)         Term         (C)         Personal accident insurance         (C)         Personal accident insurance           (D)         Endowment         (A)         St संस्था द्वारा सन्मानित इरवानी आहेरात इरवामां आवी ?         (A)         ગુજરાત સાहित्य અકાદમી         अકાદમી           (A)         ગુજરાત સાहित्य પરિષદ         ગુજરાત સાहित्य પરિષદ         (C)         ગુજરાત સાहित्य પરિષદ         (C)		. ,			
insurance ?       insurance         (A)       Whole life         (B)       Term         (C)       Personal accident insurance         (D)       Endowment         48       ता%तरमां अप्रिल-2016मां हास्थ लेખક विनोद ભट्टने रमएलाल नीलंडंठ એવोई थी         48       ता%तरमां अप्रिल-2016मां हास्थ लेण कहेरात करवामां आवी ?         48       उा्रश्रात साहित्य जडादमी         (A)       गुंश्ररात साहित्य जडादमी         (B)       गुंश्ररात साहित्य संसा         (C)       गुंश्ररात साहित्य संसा         (C)       गुंश्ररात साहित्य परिषद	47	(U)		(C)	Personal accident
(F)       Term         (B)       Term         (C)       Personal accident insurance         (D)       Endowment         48       ता%तरमां अप्रिल-2016मां हास्य लेખड विनोह लहने रमएलाल नीलंडठ એवोर्ડ थी         48       ता%तरमां अप्रिल-2016मां हास्य लेणड विनोह लहने रमएलाल नीलंडठ ओवोर्ड थी         48       ता%तरमां अप्रिल-2016मां हास्य लेणड विनोह लहने रमएलाल नीलंडठ ओवोर्ड थी         48       ता%तरमां अप्रिल-2016मां हास्य लेणड विनोह लहने रमएलाल नीलंडठ ओवोर्ड थी         48       गुअरात साहित्य अडाहमी         (A)       गुअरात साहित्य भाषा         (B)       गुअरात साहित्य परिषह         (C)       गुअरात साहित्य परिषह	+/			(~)	
Image: Note of the constraint of the const		(A)	Whole life		
(D)       Endowment         48       તાજેતરમાં એપ્રિલ-2016માં હાસ્ય લેખક વિનોદ ભટ્ટને રમણલાલ નીલકંઠ એવોર્ડથી       (A)       ગુજરાત સાહિત્ય         48       કઇ સંસ્થા દ્વારા સન્માનિત કરવાની જાહેરાત કરવામાં આવી ?       અકાદમી         (A)       ગુજરાત સાહિત્ય અકાદમી       અકાદમી         (B)       ગુજરાત સાહિત્ય સભા		(B)	Term		
48       તાજેતરમાં એપ્રિલ-2016માં હાસ્ય લેખક વિનોદ ભટ્ટને રમણલાલ નીલંકંઠ એવોર્ડથી       (A) ગુજરાત સાહિત્ય કઇ સંસ્થા દ્વારા સન્માનિત કરવાની જાહેરાત કરવામાં આવી ?       અકાદમી         (A)       ગુજરાત સાહિત્ય અકાદમી       અકાદમી         (B)       ગુજરાત સાહિત્ય સભા		(C)	Personal accident insurance		
કઇ સંસ્થા દ્વારા સન્માનિત કરવાની જાહેરાત કરવામાં આવી ? (A) ગુજરાત સાહિત્ય અકાદમી (B) ગુજરાત સાહિત્ય સભા (C) ગુજરાત સાહિત્ય પરિષદ		(D)			
(A) ગુજરાત સાફિત્ય અકાદમી (B) ગુજરાત સાફિત્ય સભા (C) ગુજરાત સાફિત્ય પરિષદ	48			(A)	ગુજરાત સાહિત્ય
(B) ગુજરાત સાહિત્ય સભા (C) ગુજરાત સાહિત્ય પરિષદ			કઇ સંસ્થા દ્વારા સન્માનિત કરવાની જાહેરાત કરવામાં આવી ?		અકાદમી
(C) ગુજરાત સાહિત્ય પરિષદ		(A)	ગુજરાત સાહિત્ય અકાદમી		
		(B)	ગુજરાત સાહિત્ય સભા		
		(C)	ગુજરાત સાહિત્ય પરિષદ		
(D) ગુજરાત સાહિત્ય મડળ		(D)	ગુજરાત સાહિત્ય મંડળ		

49		Section 64VB will advise the insured of that	(A)	insurance will not
	(A)	insurance will not be effective unless the premium is paid before cover is to commence		be effective unles the premium is
	(B)	insurance will not be effective unless the insured reaffirms the declaration		paid before cover
	(-)	relating to material facts		is to commence
	(C)	insurance will not be effective if the cover is amended from that the renewal is based on		
50	(D)	insurance will not be effective if there is any change in the agent or broker	(D)	<u> </u>
50		'જીવ ઠેઠો બેસવો' રૂઢિપ્રયોગનો અર્થ શોધીને લખો.	(B)	નિરાંત અનુભવવી
	(A)			
	(B)	નિરાંત અનુભવવી		
	(C)	જીવ ઊંડો ઉતરી જવો		
	(D)	હૃદયના ધબકારા વધી જવા		
51		For policies under Group Personal Accident Insurance the instalment of the premium covering a particular period must be paid within form the date of commencement of that period.	(C)	15 days
	(A)	2 days		
	(B)	7 days		
	(C)	15 days		
52	(D)	30 days Which rules have been framed by the Central Government in 1988 to resolve all	(A)	Redressal of
52		complaints related to settlement of complaints ?	(~)	Public Grievances
	(A)	Redressal of Public Grievances Rules		Rules
	(B)	Insurance Council		
	(C)	Policyholder's servicing		
	(D)	None of the above	>	
53		ગુજરાત રાજ્યના મોરબી જિલ્લાને નીચે દર્શાવેલ જિલ્લાઓ પૈકી કયા જિલ્લાની હૃદ	(D)	બોટાદ
		સ્પર્શતી નથી ?		
	(A)	સુરેન્દ્રનગર		
	(B)	રાજકોટ		
	(C)	જામનગર		
	(D)	બોટાદ		
54	(A)	As per the Insurance Act, for non-life insurance, how much is the claim value exceeding which a report has to be obtained from a licenced surveyor ? Rs. 10,000	(C)	Rs. 20,000
	(B)	Rs. 15,000		
	(C)	Rs. 20,000		
	(D)	The Insurance Act does not specify any amount for which a report has to be obtained from a licenced surveyor.		
55		માણસોમાં "ફ્લોરોસીસ" નામનો થતો રોગ પાણીમાં નીચેના કયા તત્વના વધારે	(C)	ક્લોરાઈડ
		પ્રમાણને કારણે સંભવી શકે ?		
	(A)	કેલ્શિયમ		
	(B)	મેએશિયમ		
	(C)	ક્લોરાઈડ		

56		Which was the first company to conduct life insurance business in India ?	(C)	Oriental Life
	(A)	Madras Equitable		Insurance Company
	(B)	Bombay Mutual		Company
	(C)	Oriental Life Insurance Company		
	(D)	Bharat Insurance Company		
57		Probable Maximum Loss or PML is determined using the Maximum Possible Loss (MPL) and which other factor ?	(A)	The probability of
	(A)	The probability of the peril striking		the peril striking
	(B)	The cost of implementing loss reduction techniques		
	(C)	The cost of the actual loss		
	(D)	The cost of consequential losses		
58		'સન્ચાસ' શબ્દની સંધિ છૂટી પાડો.	(D)	સમ્ + ન્યાસ
	(A)	સન + ન્યાસ		
	(B)	સુ + ઉન્યાસ		
	(C)	સમ + ઉન્યાસ		
	(D)	સમ + ન્યાસ		
59		Which of the following is the regulator of insurance business in India ?	(D)	IRDA
	(A)	General Insurance Corporation of India		
	(B)	Life Insurance Corporation of India		
	(C)	Insurance Institute of India		
	(D)	IRDA		
60		Give synonym of: 'Contemplate'	(B)	Meditate
	(A)	Condemn		
	(B)	Meditate		
	(C)	Menuplate		
	(D)	None		
61		Which of the following is not a type of complaint that fall under the purview of the Insurance Ombudsman ?	(D)	Remuneration
	(A)	Partial or total repudiation of claims by an insurer.		paid by the life insurer to the
	(A) (B)	Dispute in regard to premium paid or payable in terms of the poilcy.		Insurance Agent.
	(C)	Non-issue of any insurance document to customers after receipt of premium.		C
	(C)	Remuneration paid by the life insurer to the Insurance Agent.		
62	(-)	Which of the following institution's mission is to protect the interest of holders of	(B)	Insurance
		insurance policies ?		Regulatory and
	(A)	Securities and Exchange Board of India (SEBI)		Development Authority (IRDA)
	(B)	Insurance Regulatory and Development Authority (IRDA)		Authonity (INDA)
	(C)	Reserve Bank of India (RBI) Association of Mutual Funds of India (AMFI)		
63	(D)	ગુજરાત રાજ્યના મુખ્યમંત્રી શ્રીમતી આનંદીબેન પટેલ દ્વારા શરૂ કરાયેલ 'કુપોષણ	(B)	Severe Acute
00		•		Malnutrition
	(	મુક્ત ગુજરાત મહાઅભિયાન' અંતર્ગત વપરાતા 'SAM' શબ્દનો અર્થ જણાવો. Sariaus Anagemia Mather		
	(A)	Serious Anaemic Mother		
	(B)	Severe Acute Malnutrition Severe Anaemic Mother		
	(C)	Severe Anaemic Mother Severe Anaemic Malnutrition		
	(D)			

64		When was the General Insurance Council formed ?	(A)	1957
	(A)	1957		
	(B)	1959		
	(C)	1952		
	(D)	1955		
65		'ના મારે તુજ ભેટ બક્ષિસ ન વા, તારી કૃપા જોઇએ' - આ પંક્તિ કયા છંદની છે ?	(D)	શાર્દ્રલ વિક્રીડિત
	(A)	મંદાક્રાન્તા		
	(B)	મનહર		
	(C)	શિખરિણી		
	(D)	શાફૂલ વિક્રીડિત		
66		A person would like to buy a car. Which is the insurance he should compulsorily take before bringing the car to the road ?	(B)	Third Party Motor Liability Insurance
	(A)	Personal Accident cover		· · · · · · · · · · · · · · · · · · ·
	(B)	Third Party Motor Liability Insurance		
	(C)	Burglary Insurance		
	(D)	Motor Own Damage cover only		
67		Motor insurance covers which of the following ?	(D)	All of the above
	(A)	Damage to car only		
	(B)	Damage to individual		
	(C)	Damage to property belonging to third parties		
68	(D)	All of the above	(0)	0 0
00		દસમા નાણાં પંચે પંચાયતો માટે શી ભલામણ કરી હતી ?	(C)	1971ની વસ્તી
	(A)	३. 1,600 हरोड		ગણતરીને આધારે
	(B)	રૂ. <b>20,000</b> કરોડ		ગ્રામીણ વસ્તીને
	(C)	1971ની વસ્તી ગણતરીને આધારે ગ્રામીણ વસ્તીને ધ્યાનમાં લઇને માથાદીઠ રૂ. 100		ધ્યાનમાં લઇને
	(D)	એકપણ સાચું નથી		માથાદીઠ રૂ. 100
69		Which type of fire policy covers stock at various locations under one sum insured	(B)	Floating policy
	(A)	? Declaration policy		
	(B)	Floating policy		
	(C)	Long term policy		
	(D)	Consequential loss policy		
70		ગુજરાત સરકાર દ્વારા રાજ્યમાં રચાયેલી 'ટિબ્યુનલ' (વઠીવટી પંચ) એટલે…	(A)	વહીવટી
	(A)	વઠીવટી ન્યાયાલય		ન્યાયાલય
	(B)	ન્યાચિક સંસ્થા		
	(C)	કાયદાનું શાસન		
	(D)	તટસ્થ સંસ્થા		
71		Fill in the Blank. In the case of an insurance brokers, the Principal Officer and persons soliciting and procuring business are required to undergo at least hours of theoretical and practical training from an institution recognized by the Authority.	(B)	100
	(A)	10	1	
	(B)	100	1	
	(C)	200	1	
	(D)	500		

72		How much is the maximum Foreign Direct Investment (FDI) allowed in insurance in India ?	(A)	0.26
	(A)	0.26		
	(B)	0.49		
	(C)	0.74		
	(D)	1		
73		શસ્ત્રસજ્જિત શબ્દમાં રહેલ સમાસ ઓળખાવો.	(B)	તત્પુરુષ
	(A)	ઉપપદ		
	(B)	તત્પુરુષ		
	(C)	द्रन्द		
	(D)	બહુવ્રીઠી		
74		In life insurance, the difference between the date a policy commences and the date the risk cover starts is called	(A)	Deferment period
	(A)	Deferment period		
	(B)	Revival period		
	(C)	Default period		
	(D)	Nomination period		
75		Masculine gender of 'Bee' is	(A)	drone
	(A)	drone		
	(B)	drake		
	(C)	beak		
	(D)	bear		
76		In the case of a ULIP which fund invests a major portion of its funds in Government bonds and securities ?	(C)	Debt Fund
	(A)	Balanced Fund		
	(B)	Money Market Fund		
	(C)	Debt Fund		
	(D)	Equity Fund		
77		IBNR claims are		Incurred but not
	(A)	Involved but not responsible		reported
	(B)	Incurred but not reported		
	(C)	Investigated but not reported		
	(D)	Incurred but not responsible		
78		ઉત્તરપ્રદેશ ખાતે આવેલ લાલ બહાદુર શાસ્ત્રી એરપોર્ટ કયા શહેરમાં આવેલું છે ?	(A)	વારાણસી
	(A)	વારાણસી		
	(B)	ગાઝીયાબાદ		
	(C)	સહારાનપુર		
	(D)	ઝાંસી		
79		Which of the following RBI Governor examined the insurance market and made recommendations for reforms ?	(C)	R. N. Malhotra
	(A)	Dr. Manmohan Singh		
	(B)	Bimal Jalan		
	(C)	R. N. Malhotra		
	(D)	C Rangarajan		

			(-)	
80		સાચી જોડણી દર્શાવો.	(C)	કવયિત્રી
	(A)	કવિત્રી		
	(B)	કવિચિત્રી		
	(C)	કવચિત્રી		
	(D)	કવિયીત્રી		
81	. ,	Which of the following pools is not managed by GIC ?	(C)	Fire Catastrophe
	(A)	Third Party Motor Pool		Pool
	(B)	Terrorism Pool		
	(C)	Fire Catastrophe Pool		
	(D)	Marine Hull Pool		
82		Which of the following is not a fundamental objective of reinsurance of life and	(A)	Minimise
	( • )	non-life insurances ?		retention within
	(A)	Minimise retention within the country		the country
	(B)	Develop adequate capacity Secure the best possible protection for the reinsurance costs incurred		
	(C) (D)	Simplify the administration of business		
83	(U)		(C)	74
05	( ^ )	2, 5, 8, 11, 14,એ સમાંતર શ્રેણીનું 25મું ૫દ શોધો. 77	(0)	74
	(A)	78		
	(B) (C)	74		
	(C) (D)	92		
84	(0)	Who is responsible to provide appropriate training to insurance agents /	(B)	Life insurance
0-1		intermediaries before they are authorised to sell Unit Linked Insurance products ?	(2)	Companies
	(A)	Insurance Regulatory and Development Authority		
	(B)	Life insurance Companies		
	(C)	Life Insurance Council		
	(D)	Insurance Institute of India		
85		સરદાર વલ્લભભાઈ પટેલે આદરેલ બારડોલી સત્યાગ્રહ કયા વર્ષમાં કરવામાં આવ્યો	(C)	ઇ.સ. 1928
		હતો ?		
	(A)	ઇ.સ. 1929		
	(B)	ઇ.સ. 1926		
	(C)	ઇ.સ. 1928		
	(D)	ర.स. 1927		
86	(0)	There are 100 people in a village. On an average every year 4 people die. The	(B)	Rs. 1000
00		economic value of each person is Rs. 25000. How much will be the premium required to be contributed by each person to settle the losses of the families of persons who die ?		13.1000
	(A)	Rs. 500		
	(B)	Rs. 1000		
	(C)	Rs. 1500		
	(D)	Rs. 2000		
87		The process of applying for insurance is called	(D)	Proposal
	(A)	Application		
	(B)	Consideration		
		<b>– – –</b>	1	
	(C)	Endorsement Proposal		

88		'જ્યેષ્ઠ' શબ્દનો સાચો વિરૂદ્રાર્થી શબ્દ લખો.	(A)	કનિષ્ઠ
	(A)	કનિષ્ઠ		
	(B)	ગાંડુ		
	(C)	ચગ્રજ		
	(D)	કનિષ્ટ		
89		Arjun has taken a common health insurance policy for himself and his spouse. Which type of policy is this ?	(B)	Family Floater Policy
	(A)	Joint Policy		·
	(B)	Family Floater Policy		
	(C)	Group Policy		
	(D)	Any of the above		
90		Give plural form of: 'Hypothesis'	(A)	Hypotheses
	(A)	Hypotheses		
	(B)	Hypothisis		
	(C)	Hypothysis		
	(D)	Hypothises	(0)	
91		Rajesh has bought a money back policy with a sum assured of Rs. 2,00,000 for a tenure of 20 years. The policy specifies a payment of 20% of the sum assured every 5 years and 40% on the maturity of the policy. If Rajesh dies anytime during the policy term then the insurance company, along with the payments made till that date, will pay the sum assured of Rs. 2,00,000 and the policy will be closed.	(A)	4 pure endowment plans of 5, 10 15 and 20 years and 1 term assurance plan of 20 years.
	(A)	4 pure endowment plans of 5, 10 15 and 20 years and 1 term assurance plan of 20 years.		20 years.
	(B)	4 endowment assurance plans for 5, 10, 15 and 20 years and 1 term assurance plan of 20 years		
	(C)	4 term assurance plans of 5, 10, 15 and 20 years and 1 pure endowment plan of 20 years		
	(D)	4 endowment assurance plans for 5, 10, 15 and 20 years and 1 pure enowment plan of 20 years		
92		The Maximum amount that an insurer wishes to keep on any risk is known as what ?	(B)	Retention
	(A)	Capacity		
	(B)	Retention		
	(C)	Maximum limit		
	(D)	Ceding amount	(=)	
93		માનવ શરીરમાં રુધિરનું શુદ્ધિકરણ કયા અંગમાં થાય છે ?	(B)	કિડની
	(A)	હૃદય		
	(B)	કિડની		
	(C)	આંતરડા		
	(D)	મગજ		
94		Replacement cost is paid for the property by the insurer under which policy ?	(B)	Reinstatement
	(A)	Declaration Policy		Value Policy
	(B)	Reinstatement Value Policy		
	(C)	Floating Policy		
	(D)	Consequential Loss Policy		

95		સોનેટનો ઉદભવ કયા દેશમાં થયો હતો ?	(D)	ઈટાલી
	(A)	જર્મની		
	(B)	જાપાન		
	(C)	ભારત		
	(D)	ઈટાલી		
96		In the case of discontinued linked insurance policies, the policyholder has an option to either the policy within the terms and conditions governing the policy or the entire funds from the underlying ULIP funds with no risk cover.	(A)	Revive, withdraw
	(A)	Revive, withdraw		
	(B)	Terminate, withdraw		
	(C)	Revive, forgo		
	(D)	Terminate, forgo		
97	(A)	What is the penal interest that the insurance company has to give to the claimant in case of delay in payment of claim ? 1% above the prevailing bank rate	(B)	2% above the prevailing bank rate
	(7 () (B)	2% above the prevailing bank rate		Tute
	(C)	4% above the prevailing bank rate		
	(D)	5% above the prevailing bank rate		
98		ગુજરાતના કયા રાજવીના નામથી ક્રિકેટની મુખ્ય રાષ્ટ્રીય ટુર્નામેન્ટ રમાય છે ?	(C)	જામ
	(A)	જામ રવાજી		રણજીતસિંહજી
	(B)	જામ દિગ્વિજયસિંહજી		
	(C)	જામ રણજીતસિંહજ		
	(D)	જામ રાયસિંહજી		
99	. ,	As per current FDI norms how much is the FDI limit for insurance sector ?	(A)	0.26
	(A)	0.26		
	(B)	0.74		
	(C)	1		
	(D)	There is no FDI allowed in insurance sector in India.		
100		આપણા દેશમાં વડી અદાલતના ન્યાયમૂર્તિઓ કોણ નીમે છે ?	(D)	રાષ્ટ્રપતિ
	(A)	રાજ્યપાલ		
	(B)	મુખ્યપ્રધાન		
	(C)	વડાપ્રધાન		
	(D)	રાષ્ટ્રપતિ		
101		The ratio that reflects the overall profitability of an insurance company is	(D)	Combined ratio
	( ^ )	Expense ratio		
	(A) (B)	Operating ratio		
	(C)	Loss ratio		
	(O)	Combined ratio		
102	. ,	A house was burnt and weakened by fire. After many days, there was a storm and it brought down the house completely. In this case, what will be considered the proximate cause ?	(B)	Storm
	(A)	Fire		
	(B)	Storm		
	(C)	Both of the above		
	(D)	None of the above		

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103		'તું ચંદ્રથી યારુ સુહાસિની હે !' પંક્તિનો અલંકાર ઓળખાવો.	(C)	વ્યતિરેક
	(A)	શબ્દાનુપ્રાસ		
	(B)	અનન્વય		
	(C)	વ્યતિરેક		
	(D)	ઉપમા		
104		What is the foundation of good governance ?	(A)	Ethical behaviour
	(A)	Ethical behaviour		
	(B)	Having little concern for others		
	(C)	Being honest		
	(D)	A high concern for self		
105		Use proper conjunction: There was little hope of success, They decided to perform the operation.	(B)	nevertheless
	(A)	so		
	(B)	nevertheless		
	(C)	because		
	(D)	so that		
106		An endorsement follows a request for change/s in the policy. Which of the following will not be a subject for an endorsement ?	(A)	Change of insured's address
	(A)	Change of insured's address		insured s address
	(B)	Change in renewal date		
	(C)	Increase in sum insured		
	(D)	Cancellation cover		
107		The operative clause is also known by which other name ?	(A)	Insuring clause
	(A)	Insuring clause		
	(B)	Preamble		
	(C)	Signature clause		
	(D)	Policy condition		
108		રાષ્ટ્રપતિએ જાહેર કરેલ વટહુકમ સંસદ શરૂ થયા બાદ કેટલા સમયમાં મંજૂર થવો	(D)	છ અઠવાડીયામાં
		જરૂરી છે ?		
	(A)	નવ અઠવાડીયામાં		
	(B)	ત્રણ અઠવાડીયામાં		
	(C)	બે અઠવાડીયામાં		
	(D)	છ અઠવાડીયામાં		
109		Fill in the Blanks.The instrument through which a transfer or assignment of a policy of life insurance is made must be	(D)	(i), (ii) and (iv)
	(A)	(i), (ii) and (iii)		
	(B)	(ii), (iii) and (iv)		
	(C)	(i), (iii) and (iv)		
	(D)	(i), (ii) and (iv)		

110		આપેલ વાક્યમાંથી 'નિપાત' શોધીને લખોઃ બધાય દેવોને પોતાના અલગ અલગ	(D)	ય
		વાફન છે.		
	(A)	ને		
	(B)	ના		
	(C)	9		
	(D)	ચ		
111	(0)	When did insurance begin in Bobylon ?	(D)	1750 BC
111	(A)	1856 BC	(0)	1750 BC
	(A) (B)	1835 BC		
	(D) (C)	1947 BC		
	(C) (D)	1750 BC		
112	(2)	How are risks measured ?	(C)	The likely loss that
	(A)	The cost of actual loss		, may occur if a
	(B)	The cost of consequential loss		peril strikes
	(C)	The likely loss that may occur if a peril strikes		
	(D)	The likehood for a peril striking		
113		વેબપેજને રિફ્રેશ કરવા માટે કઇ ફંકશન કીનો ઉપયોગ કરવામાં આવે છે ?	(B)	F5
	(A)	F3		
	(B)	F5		
	(C)	F7		
	(D)	F9		
114		Separation and duplication are examples of	(C)	Loss reduction
	(A)	Consequential losses		techniques
	(B)	Hedging		
	(C)	Loss reduction techniques		
	(D)	Financial risks		
115		ભારતના ક્રિકેટ ઈતિહાસની 500મી ટેસ્ટ ક્યાં રમાડવામાં આવી ?	(C)	ગ્રીનપાર્ક સ્ટેડિયમ
	(A)	એમ. ચિન્નાસ્વામી સ્ટેડિયમ		
	(B)	નહેરૂ સ્ટેડિયમ		
	(C)	ગ્રીનપાર્ક સ્ટેડિયમ		
	(D)	ચેપોક સ્ટેડિયમ		
116		Satellite Insurance does not cover which of the following ?	(B)	Personal Accident
	(A)	Pre-launch insurance		Cover for the
	(B)	Personal Accident Cover for the Crew		Crew
	(C)	Orbit insurance		
	(D)	Third party Liability		
117		Free look option has to be exercised within how many days?	(C)	15
	(A)	10		
	(B)	20		
		15	1	
	(C)	30		

118		રૂઢિપ્રયોગનો અર્થ શોધીને લખોઃ મૂછે તાવ દેવો	(B)	224144 41 41 41 41 41
110	( ^ )		(-)	રૂઆબ બતાવવો
	(A)	<b>N</b>		
	(B)	રૂઆબ બતાવવો		
	(C)	હૃદ થઇ જવી		
	(D)	રૂઆબથી જીતી જવું		
119		When was general insurance business nationalized ?	(A)	1973
	(A)	1973		
	(B)	1970		
	(C)	1968		
	(D)	1975		
120		Select single word for the following phrase: "Government based on religion"	(B)	Theocracy
	(A)	Diarchy		
	(B)	Theocracy		
	(C)	Plutocracy		
	(D)	Aristocracy		
121		Where would an insurance company find guidelines on investing funds ?	(D)	The Insurance Act
	(A)	There are no guidelines		
	(B)	IRDA Regulations		
	(C)	Company guidelines		
422	(D)	The Insurance Act	(D)	<b>T</b>
122	(	What are agreements between insurers and reinsurers known as ? Quota shares	(B)	Treaties
	(A)	Treaties		
	(B)	Excess of loss		
	(C)	Pool arrangements		
123	(D)	બે ટ્રેનની લંબાઈ 185 m અને 215 m છે. તેઓની ઝડપ અનુક્રમે 50 km/hr અને 40	(B)	
125		-	(5)	2 મીનીટ 24 સેકન્ડ
		km/hr છે. બંને ટ્રેન એક જ દિશામાં સમાંતર લાઈન પર દોડે છે. કેટલા સમયમાં		
		ઝડપી ટ્રેન ધીમી ટ્રેનને પસાર કરશે ?		
	(A)	1 મીનીટ 12 સેકન્ડ		
	(B)	2 મીનીટ 24 સેકન્ડ		
	(C)	2 મીનીટ		
	(D)	1 મીનીટ 48 સેકન્ડ		
124		The Life Insurance Corporation (LIC) was formed on	(B)	1st September
	(A)	1st January 1956		1956
	(B)	1st September 1956		
	(C)	1st January 1947		
	(D)	1st September 1947		
125		'કુટુંબ કે વતનના સ્થાનનો ત્યાગ કરવો તે' - શબ્દસમૂહ માટે એક શબ્દ આપો.	(B)	હિજરત
	(A)	પરિવ્રાજક		•
	(B)	હિજરત		
	(C)	પરિક્રમા		
	(D)	<b>િક્</b> શજત		

126		The two wave to measuring rick within a rick register are probability and	(^)	Soverity
126		The two ways to measuring risk within a risk register are probability and	(A)	Severity
	(A)	Severity		
	(B)	Financial		
	(C)	Ownership		
	(D)	Transferability		
127		The Insurance Association of India consists of	(A)	Only i and iii
	(A)	Only i and iii		
	(B)	Only i and iv		
	(C)	Only ii and iii		
	(D)	Only ii and iv		
128		વડીયા તાલુકો ગુજરાત રાજ્યના કયા જિલ્લામાં આવેલ છે ?	(A)	અમરેલી
	(A)	અમરેલી		
	(B)	તાપી		
	(C)	વલસાડ		
	(D)	સુરત		
129		Fill in the Blank. As per the Consumer Protection Act, 1986 the jurisdiction of a District Commission extends up to value to services and compensation not exceeding	(B)	Rs. 20 lakhs
	(A)	Rs. 10 lakhs		
	(B)	Rs. 20 lakhs		
	(C)	Rs. 50 lakhs		
	(D)	Rs. 1 crore		
130		ઓક્ટોબર, 2013માં આવેલા ચક્રવાતનું નામ જણાવો.	(C)	ક્રેઇલીન
	(A)	બીજલી		
	(B)	નરગીસ		
	(C)	કેઇલીન		
	(D)	લેલા		
131		If the cost of damage is being met using internal resources / funds, how is the risk	(D)	Retaining
	( ^ \	being managed ? Avoidance / prevention		
	(A) (B)	Transfer		
	(B) (C)	Reduction		
	(C) (D)	Retaining		
132		When there is a possible claim, the insured must initially advise the insurer	(A)	Immediately
		within what time period ?		
	(A)	Immediately		
	(B)	1 week		
	(C)	2 weeks		
	(D)	1 month		

133		'દાદાની વાતો <u>સાંભળવાની</u> બઠુ મજા આવતી' વાક્યમાંથી કૃદંત શોધી તેનો પ્રકાર	(D)	વિધ્યર્થકૃદંત
		લખો.		
	(A)	<b>હેત્વર્થકૃદં</b> ત		
	(B)	ભૂતકૃદંત		
	(C)	ભવિષ્યકૃદંત		
	(D)	વિધ્યર્થકૃદંત		
134		Which of the following is not among the Insurance Councils mentioned in Section 64C of the Insurance Act, 1938 ? (i) The Life Insurance Council of India (ii) The Health Insurance Council of India (iii) The General Insurance Council of India	(B)	Only ii
	(A)	Only i and iii		
	(B)	Only ii		
	(C)	All of the above		
	(D)	None of the above		
135		Antonym of: 'Democracy'	(A)	Autocracy
	(A)	Autocracy		
	(B)	Presidency		
	(C)	Theocracy		
	(D)	None of the above		
136		Section 140 of the Motor Vehicles Act 1988, provides for liability of the owner of the Motor Vehicle to pay compensation in certain cases, on the principle of no fault. How much is the compensation payable for death in such cases ?	(C)	Rs. 50,000
	(A)	Rs. 10,000		
	(B)	Rs. 25,000		
	(C)	Rs. 50,000		
	(D)	Rs. 1,00,000		
137		In reinsurance terms a treaty condition stating that the insurer's loss must	(A)	Excess of loss
	(A)	exceed a certain limit for the reinsurer to get involved is called Excess of loss		
	(A) (B)	Quota share		
	(C)	Ceding		
	(C) (D)	Pool arrangement		
138	( )	પર્યાવરણીય સમસ્યાઓની જાગૃતિ માટે વિશ્વસ્તરે સૌ પ્રથમ સ્વિડનના કયા શહેરમાં	(C)	સ્ટોકહોમ
		'પૃથ્વી પરિષદ'નું આયોજન થયું હતું ?		
	(A)	લંડન		
	(B)	ન્યૂચોર્ક		
	(C)	સ્ટોકહોમ		
	(D)			
139	. /	The 2 main sources of income for an insurance company are underwriting income	(D)	Investment
		and income.		
	(A)	Claims Salvage		
	(B)	Risk Management		
	(C)	Reinsurance Commission		
	(D)	Investment		

140		સાહિત્ય અકાદમી,દિલ્હી પુરસ્કૃત કૃતિ 'કવિની શ્રધ્ધા'ના લેખકનું નામ જણાવો.	(A)	ઉમાશંકર જોષી
	(A)	ઉમાશંકર જોષી		
	(B)	હરીન્દ્ર દવે		
	(C)	રામનારાયણ પાઠક		
	(D)	સુરેશ દલાલ		
141		Insurers invest in fundamentally different way Asset Liability Management and	(A)	Modern Portfolio
				Theory
	(A)	Modern Portfolio Theory		
	(B)	Modern Profit Theory		
	(C)	Multiple Portfolio Theory		
	(D)	Multiple Profit Theory		
142		ABC building is insured for Rs. 12 crore and the Machinery for Rs. 3 crore. The true values are Rs. 18 crore and Rs. 4 crore respectively. There is a serious fire and the building suffers damage to the tune of Rs. 10 crore and the machinery, Rs. 3.6 crore. What is the payable claim amount ?	(B)	Rs. 9.36 crore
	(A)	Rs. 8.10 crore		
	(B)	Rs. 9.36 crore		
	(C)	Rs. 9.28 crore		
	(D)	Rs. 10.20 crore		
143		ગ્રાહક સુરક્ષા પ્રવૃત્તિને વેગ મળે તેમજ ગ્રાહકોના હિતોનું રક્ષણ થાય તે માટે રાજ્ય	(B)	1985
		સરકારે "કન્ઝ્યુમર્સ એફેર્સ એન્ડ પ્રોટેક્શન એજન્સી ઓફ ઓફ ગુજરાત" ની રચના		
		કયા વર્ષથી કરેલ છે ?		
	(A)	1982		
	(B)	1985		
	(C)	1990		
	(D)	1987		
144		Insurers protect the funds of the group by:	(A)	Not paying for
	(A)	Not paying for losses which are not accidental		losses which are
	(B)	Making premiums excessive		not accidental
	(C)	Paying all claims		
	(D)	Paying exaggerated claims		
145		ભારતવર્ષમાં અલગ રેલવે બજેટની વ્યવસ્થા ક્યારથી શરૂ કરવામાં આવી ?	(C)	1921
	(A)	1920		
	(B)	1923		
	(C)	1921		
	(D)	1927		
146		Earlier employee theft cover used to be known as	(C)	Fidelity Guarantee
	(A)	Robbery		
	(B)	Embezzlement		
	(C)	Fidelity Guarantee		
	(D)	Hold Up		
147		In which year was the IRDA was set up ?	(B)	1999
	(A)	1998		
	(B)	1999		
	(C)	2000		
	(D)	2001		

148		રેખાંકિત સમાસનો પ્રકાર ઓળખાવોઃ <u>'નવરાત્રિ'</u> અને <u>'દશેરા'</u> શબ્દોમાં કયો સમાસ છે !	(D)	દિગુ
	(A)	કર્મધારય		
	(B)	દ્રન્દ		
	(C)	તત્પુરુષ		
	(D)	ເຜີວງ		
149		How much is the minimum share capital requirement for a TPA ?	(A)	1 crore
	(A)	1 crore		
	(B)	10 crores		
	(C)	50 lakhs to 250 lakhs		
	(D)	There is no minimum capital requirement		
150		Arrange the following words in 'Alphabetical order'. 1) Accompany2)Accommodate3) Accent4) Acclimatize	(C)	3, 4, 2, 1
	(A)	3, 4, 1, 2		
	(B)	2, 3, 4, 1		
	(C)	3, 4, 2, 1		
	(D)	1, 2, 3, 4		