

## ગુજરાત ગૌણ સેવા પસંદગી મંડળ, ગાંધીનગર

મંડળની જાહેરાત ક્રમાંક: 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 અન્વયે ઉક્ત 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 સહિત રજુ કરવા જણાવવામાં આવે છે.

જરૂરી આધારો વગરની કે ઉક્ત 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	<p>Which one of the following does not belong to the major general insurance private sector companies in India ?</p> <p>(A) Royal Sundaram Alliance Insurance</p> <p>(B) The Oriental Insurance Company</p> <p>(C) Reliance General Insurance</p> <p>(D) Bajaj Allianz General Insurance</p>	(B) The Oriental Insurance Company
2	<p>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 ?</p> <p>(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.</p> <p>(B) Mahesh can take insurance for the property only after he becomes the legal owner of the property.</p> <p>(C) Mahesh can exercise any of the above options.</p> <p>(D) Mahesh can't take insurance for that property as property insurance can be taken only by the first owner of the property.</p>	(B) Mahesh can take insurance for the property only after he becomes the legal owner of the property.
3	<p>ગુજરાત રાજ્યના આરોગ્ય અને પરિવાર કલ્યાણ વિભાગ દ્વારા “તમાકુ વિરોધી દિન” ની ઉજવણી કયા દિવસે કરવામાં આવે છે ?</p> <p>(A) 1, ઓક્ટોબર</p> <p>(B) 31, મે</p> <p>(C) 1, ડિસેમ્બર</p> <p>(D) 24, માર્ચ</p>	(B) 31, મે
4	<p>What must businesses keep in mind about their customers in order to be successful ?</p> <p>(A) How much they can pay</p> <p>(B) How they will use the goods or services</p> <p>(C) Their needs, interests and concerns</p> <p>(D) Whether they can recommend them to other people</p>	(C) Their needs, interests and concerns

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

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

20	<p>‘શિશુ સમાન ગણી સહદેવ ને,’ પંક્તિનો અલંકાર ઓળખાવો.</p> <p>(A) વ્યતિરેક (B) રૂપક (C) ઉત્પ્રેક્ષા (D) ઉપમા</p>	(D) ઉપમા
21	<p>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 ?</p> <p>(A) Term Assurance Plan (B) Pure Endowment Plan (C) Double Endowment Plan (D) Endowment Assurance Plan</p>	(B) Pure Endowment Plan
22	<p>Which of the following describes Quantum ?</p> <p>(A) The time the accident happened (B) The likely cost of the claim (C) The number of claims (D) The size of the claims</p>	(B) The likely cost of the claim
23	<p>ભારતના બંધારણ દ્વારા સ્વીકૃત ‘સત્યમેવ જયતે’ રાષ્ટ્રીય સૂત્ર નીચેના પૈકી કયા પ્રાચીન ગ્રંથમાંથી લેવામાં આવ્યું છે ?</p> <p>(A) કઠોરનિષદ (B) મુંડકોપનિષદ (C) ઋગ્વેદ (D) સામવેદ</p>	(B) મુંડકોપનિષદ
24	<p>Fill in the Blank. An appeal in front of the State Commission against a decision of the District Forum must be within ..... days</p> <p>(A) 15 (B) 30 (C) 45 (D) 60</p>	(B) 30
25	<p>ભીમરાવ આંબેડકર ઈન્ટરનેશનલ સ્પોર્ટ્સ સ્ટેડિયમ ભારતના કયા શહેરમાં આવેલ છે?</p> <p>(A) મૈસુર (B) ફૅઆબાદ (C) બેંગ્લોર (D) ઓરંગાબાદ</p>	(B) ફૅઆબાદ
26	<p>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 ?</p> <p>(A) Rs. 100 (B) Rs. 200 (C) Rs. 300 (D) Rs. 400</p>	(C) Rs. 300

27	<p>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 ?</p> <p>(A) David's insurance company will settle the claim and Anthony will get away with his negligent driving as he is David's brother.</p> <p>(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.</p> <p>(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.</p> <p>(D) Anthony will take the money from his insurance company and pay for the repairs of his brother's bike.</p>	(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.
28	<p>કઈ જોડણી સાચી નથી ?</p> <p>(A) સગવડતા</p> <p>(B) નૈર્ઋત્ય</p> <p>(C) ભુલભુલામણી</p> <p>(D) પરિસ્થિતિ</p>	(A) સગવડતા
29	<p>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 ?</p> <p>(A) Nominee will receive only Rs. 1,00,000 from Company ABC as it was the first company to offer insurance cover to Ramesh.</p> <p>(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.</p> <p>(C) Nominee will receive only Rs. 50,000 from Company XYZ as it was the last company to offer insurance cover to Ramesh.</p> <p>(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.</p>	(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.
30	<p>Change the degree: Ashoka was one of the greatest kings.</p> <p>(A) No other king was so great as Ashoka</p> <p>(B) Very few kings were as great as Ashoka</p> <p>(C) Ashoka was greater than any other king</p> <p>(D) Some other kings were as greater as Ashoka</p>	(B) Very few kings were as great as Ashoka
31	<p>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 ?</p> <p>(A) Inflation</p> <p>(B) Claims made during the year</p> <p>(C) Technology</p> <p>(D) Legal Changes</p>	(B) Claims made during the year
32	<p>Fill in the Blank. Unit Linked Insurance Plans (ULIPs) are ..... linked insurance plans.</p> <p>(A) insurance</p> <p>(B) debt</p> <p>(C) market</p> <p>(D) indemnity</p>	(C) market

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

41	<p><b>What does IBNR in insurance business stand for ?</b></p> <p>(A) Incurred But Not Reported (B) Incurred But Not Realised (C) Injured But Not Reported (D) Injured But Not Realised</p>	(A) Incurred But Not Reported
42	<p><b>What is the maximum remuneration limit for a micro insurance agent for non-life insurance business ?</b></p> <p>(A) 10% of the premium (B) 15% of the premium (C) 20% of the premium (D) 5% of the premium</p>	(B) 15% of the premium
43	<p>ગુજરાત રાજ્યની સ્થાપના બાદ ગુજરાતી સાહિત્ય પરિષદના સૌ પ્રથમ જ્ઞાનસત્રનું આયોજન કરવામાં આવ્યું. આ સત્ર કોના અધ્યક્ષપદે યોજવામાં આવ્યું હતું ?</p> <p>(A) રામનારાયણ પાઠક (B) કાકા કાલેલકર (C) ઉમાશંકર જોષી (D) કનૈયાલાલ મુનશી</p>	(B) કાકા કાલેલકર
44	<p><b>Maintaining customer satisfaction while policies are in force is called .....</b></p> <p>(A) Servicing activities (B) Customer orientation (C) Customer satisfaction (D) Customer identification</p>	(A) Servicing activities
45	<p><b>Fill in the blank: The number of soldiers killed in the war ..... not large.</b></p> <p>(A) was (B) were (C) are (D) have to be</p>	(A) was
46	<p><b>What is the treatment to be given to the difference between revenue and expenses ?</b></p> <p>(A) It is included as profit (B) It is paid to shareholders in the form of dividends (C) It is held in reserve to cover claim costs (D) It is returned to policyholders</p>	(C) It is held in reserve to cover claim costs
47	<p><b>Which one of the following does not belong to the main products of life insurance ?</b></p> <p>(A) Whole life (B) Term (C) Personal accident insurance (D) Endowment</p>	(C) Personal accident insurance
48	<p>તાજેતરમાં એપ્રિલ-2016માં હાસ્ય લેખક વિનોદ ભટ્ટને રમણલાલ નીલકંઠ એવોર્ડથી કઈ સંસ્થા દ્વારા સન્માનિત કરવાની જાહેરાત કરવામાં આવી ?</p> <p>(A) ગુજરાત સાહિત્ય અકાદમી (B) ગુજરાત સાહિત્ય સભા (C) ગુજરાત સાહિત્ય પરિષદ (D) ગુજરાત સાહિત્ય મંડળ</p>	(A) ગુજરાત સાહિત્ય અકાદમી

49	<p>Section 64VB will advise the insured of that .....</p> <p>(A) insurance will not be effective unless the premium is paid before cover is to commence</p> <p>(B) insurance will not be effective unless the insured reaffirms the declaration relating to material facts</p> <p>(C) insurance will not be effective if the cover is amended from that the renewal is based on</p> <p>(D) insurance will not be effective if there is any change in the agent or broker</p>	(A) insurance will not be effective unless the premium is paid before cover is to commence
50	<p>‘જીવ હેઠો બેસવો’ રૂઢિપ્રયોગનો અર્થ શોધીને લખો.</p> <p>(A) જીવમાં ગૂંગળામણ થવી</p> <p>(B) નિરાંત અનુભવવી</p> <p>(C) જીવ ઊંડો ઉતરી જવો</p> <p>(D) હૃદયના ધબકારા વધી જવા</p>	(B) નિરાંત અનુભવવી
51	<p>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.</p> <p>(A) 2 days</p> <p>(B) 7 days</p> <p>(C) 15 days</p> <p>(D) 30 days</p>	(C) 15 days
52	<p>Which rules have been framed by the Central Government in 1988 to resolve all complaints related to settlement of complaints ?</p> <p>(A) Redressal of Public Grievances Rules</p> <p>(B) Insurance Council</p> <p>(C) Policyholder's servicing</p> <p>(D) None of the above</p>	(A) Redressal of Public Grievances Rules
53	<p>ગુજરાત રાજ્યના મોરબી જિલ્લાને નીચે દર્શાવેલ જિલ્લાઓ પૈકી કયા જિલ્લાની હદ સ્પર્શતી નથી ?</p> <p>(A) સુરેન્દ્રનગર</p> <p>(B) રાજકોટ</p> <p>(C) જામનગર</p> <p>(D) બોટાદ</p>	(D) બોટાદ
54	<p>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 ?</p> <p>(A) Rs. 10,000</p> <p>(B) Rs. 15,000</p> <p>(C) Rs. 20,000</p> <p>(D) The Insurance Act does not specify any amount for which a report has to be obtained from a licenced surveyor.</p>	(C) Rs. 20,000
55	<p>માણસોમાં “ફ્લોરોસીસ” નામનો થતો રોગ પાણીમાં નીચેના કયા તત્વના વધારે પ્રમાણને કારણે સંભવી શકે ?</p> <p>(A) કેલ્શિયમ</p> <p>(B) મેગ્નેશિયમ</p> <p>(C) ફ્લોરાઈડ</p> <p>(D) કાર્બન</p>	(C) ફ્લોરાઈડ



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

64	<p><b>When was the General Insurance Council formed ?</b></p> <p>(A) 1957 (B) 1959 (C) 1952 (D) 1955</p>	(A) 1957
65	<p><b>‘ના મારે તુજ લેટ બક્ષિસ ન વા, તારી કૃપા જોઈએ’ - આ પંક્તિ કયા છંદની છે ?</b></p> <p>(A) મંદાકાન્ત (B) મનહર (C) શિખરિણી (D) શાદૂલ વિકીડિત</p>	(D) શાદૂલ વિકીડિત
66	<p><b>A person would like to buy a car. Which is the insurance he should compulsorily take before bringing the car to the road ?</b></p> <p>(A) Personal Accident cover (B) Third Party Motor Liability Insurance (C) Burglary Insurance (D) Motor Own Damage cover only</p>	(B) Third Party Motor Liability Insurance
67	<p><b>Motor insurance covers which of the following ?</b></p> <p>(A) Damage to car only (B) Damage to individual (C) Damage to property belonging to third parties (D) All of the above</p>	(D) All of the above
68	<p><b>દસમા નાણાં પંચે પંચાયતો માટે શી ભલામણ કરી હતી ?</b></p> <p>(A) રૂ. 1,600 કરોડ (B) રૂ. 20,000 કરોડ (C) 1971ની વસ્તી ગણતરીને આધારે ગ્રામીણ વસ્તીને ધ્યાનમાં લઈને માથાદીઠ રૂ. 100 (D) એકપણ સાચું નથી</p>	(C) 1971ની વસ્તી ગણતરીને આધારે ગ્રામીણ વસ્તીને ધ્યાનમાં લઈને માથાદીઠ રૂ. 100
69	<p><b>Which type of fire policy covers stock at various locations under one sum insured ?</b></p> <p>(A) Declaration policy (B) Floating policy (C) Long term policy (D) Consequential loss policy</p>	(B) Floating policy
70	<p><b>ગુજરાત સરકાર દ્વારા રાજ્યમાં રચાયેલી ‘ટિબ્યુનલ’ (વહીવટી પંચ) એટલે...</b></p> <p>(A) વહીવટી ન્યાયાલય (B) ન્યાયિક સંસ્થા (C) કાયદાનું શાસન (D) તટસ્થ સંસ્થા</p>	(A) વહીવટી ન્યાયાલય
71	<p><b>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></p> <p>(A) 10 (B) 100 (C) 200 (D) 500</p>	(B) 100

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

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

88	<p>‘જ્યેષ્ઠ’ શબ્દનો સાચો વિરુદ્ધાર્થી શબ્દ લખો.</p> <p>(A) કનિષ્ઠ (B) ગાંડુ (C) અગ્રજ (D) કનિષ્ઠ</p>	(A) કનિષ્ઠ
89	<p>Arjun has taken a common health insurance policy for himself and his spouse. Which type of policy is this ?</p> <p>(A) Joint Policy (B) Family Floater Policy (C) Group Policy (D) Any of the above</p>	(B) Family Floater Policy
90	<p>Give plural form of: 'Hypothesis'</p> <p>(A) Hypotheses (B) Hypothesis (C) Hypothesis (D) Hypothesises</p>	(A) Hypotheses
91	<p>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.</p> <p>(A) 4 pure endowment plans of 5, 10 15 and 20 years and 1 term assurance plan of 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</p>	(A) 4 pure endowment plans of 5, 10 15 and 20 years and 1 term assurance plan of 20 years.
92	<p>The Maximum amount that an insurer wishes to keep on any risk is known as what ?</p> <p>(A) Capacity (B) Retention (C) Maximum limit (D) Ceding amount</p>	(B) Retention
93	<p>માનવ શરીરમાં રુધિરનું શુદ્ધિકરણ કયા અંગમાં થાય છે ?</p> <p>(A) હૃદય (B) કિડની (C) આંતરડા (D) મગજ</p>	(B) કિડની
94	<p>Replacement cost is paid for the property by the insurer under which policy ?</p> <p>(A) Declaration Policy (B) Reinstatement Value Policy (C) Floating Policy (D) Consequential Loss Policy</p>	(B) Reinstatement Value Policy

95	<p>સોનેટનો ઉદભવ કયા દેશમાં થયો હતો ?</p> <p>(A) જર્મની (B) જાપાન (C) ભારત (D) ઈટાલી</p>	(D) ઈટાલી
96	<p>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.</p> <p>(A) Revive, withdraw (B) Terminate, withdraw (C) Revive, forgo (D) Terminate, forgo</p>	(A) Revive, withdraw
97	<p>What is the penal interest that the insurance company has to give to the claimant in case of delay in payment of claim ?</p> <p>(A) 1% above the prevailing bank rate (B) 2% above the prevailing bank rate (C) 4% above the prevailing bank rate (D) 5% above the prevailing bank rate</p>	(B) 2% above the prevailing bank rate
98	<p>ગુજરાતના કયા રાજવીના નામથી ક્રિકેટની મુખ્ય રાષ્ટ્રીય ટુર્નામેન્ટ રમાય છે ?</p> <p>(A) જામ રવાજી (B) જામ દિગ્વિજયસિંહજી (C) જામ રણજીતસિંહજી (D) જામ રાયસિંહજી</p>	(C) જામ રણજીતસિંહજી
99	<p>As per current FDI norms how much is the FDI limit for insurance sector ?</p> <p>(A) 0.26 (B) 0.74 (C) 1 (D) There is no FDI allowed in insurance sector in India.</p>	(A) 0.26
100	<p>આપણા દેશમાં વડી અદાલતના ન્યાયમૂર્તિઓ કોણ નીમે છે ?</p> <p>(A) રાજ્યપાલ (B) મુખ્યપ્રધાન (C) વડાપ્રધાન (D) રાષ્ટ્રપતિ</p>	(D) રાષ્ટ્રપતિ
101	<p>The ratio that reflects the overall profitability of an insurance company is .....</p> <p>(A) Expense ratio (B) Operating ratio (C) Loss ratio (D) Combined ratio</p>	(D) Combined ratio
102	<p>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 ?</p> <p>(A) Fire (B) Storm (C) Both of the above (D) None of the above</p>	(B) Storm

103	<p>‘તું ચંદ્રથી ચારુ સુહાસિની હે !’ પંક્તિનો અલંકાર ઓળખાવો.</p> <p>(A) શબ્દાનુપ્રાસ (B) અનન્વય (C) વ્યતિરેક (D) ઉપમા</p>	(C) વ્યતિરેક
104	<p>What is the foundation of good governance ?</p> <p>(A) Ethical behaviour (B) Having little concern for others (C) Being honest (D) A high concern for self</p>	(A) Ethical behaviour
105	<p>Use proper conjunction: There was little hope of success, ..... They decided to perform the operation.</p> <p>(A) so (B) nevertheless (C) because (D) so that</p>	(B) nevertheless
106	<p>An endorsement follows a request for change/s in the policy. Which of the following will not be a subject for an endorsement ?</p> <p>(A) Change of insured's address (B) Change in renewal date (C) Increase in sum insured (D) Cancellation cover</p>	(A) Change of insured's address
107	<p>The operative clause is also known by which other name ?</p> <p>(A) Insuring clause (B) Preamble (C) Signature clause (D) Policy condition</p>	(A) Insuring clause
108	<p>રાષ્ટ્રપતિએ જાહેર કરેલ વટહુકમ સંસદ શરૂ થયા બાદ કેટલા સમયમાં મંજૂર થવો જરૂરી છે ?</p> <p>(A) નવ અઠવાડિયામાં (B) ત્રણ અઠવાડિયામાં (C) બે અઠવાડિયામાં (D) છ અઠવાડિયામાં</p>	(D) છ અઠવાડિયામાં
109	<p>Fill in the Blanks.The instrument through which a transfer or assignment of a policy of life insurance is made must be ....., ..... And ..... (i) Signed (2) Attested (iii) Notified (iv) Stamped</p> <p>(A) (i), (ii) and (iii) (B) (ii), (iii) and (iv) (C) (i), (iii) and (iv) (D) (i), (ii) and (iv)</p>	(D) (i), (ii) and (iv)

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



118	રૂઢિપ્રયોગનો અર્થ શોધીને લખો: મૂછે તાવ દેવો (A) મૂછને તાવ થવો (B) રૂઆબ બતાવવો (C) હદ થઈ જવી (D) રૂઆબથી જીતી જવું	(B) રૂઆબ બતાવવો
119	When was general insurance business nationalized ? (A) 1973 (B) 1970 (C) 1968 (D) 1975	(A) 1973
120	Select single word for the following phrase: "Government based on religion" (A) Diarchy (B) Theocracy (C) Plutocracy (D) Aristocracy	(B) Theocracy
121	Where would an insurance company find guidelines on investing funds ? (A) There are no guidelines (B) IRDA Regulations (C) Company guidelines (D) The Insurance Act	(D) The Insurance Act
122	What are agreements between insurers and reinsurers known as ? (A) Quota shares (B) Treaties (C) Excess of loss (D) Pool arrangements	(B) Treaties
123	બે ટ્રેનની લંબાઈ 185 m અને 215 m છે. તેઓની ઝડપ અનુક્રમે 50 km/hr અને 40 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	(B) 2 મીનીટ 24 સેકન્ડ
124	The Life Insurance Corporation (LIC) was formed on ..... (A) 1st January 1956 (B) 1st September 1956 (C) 1st January 1947 (D) 1st September 1947	(B) 1st September 1956
125	‘કુટુંબ કે વતનના સ્થાનનો ત્યાગ કરવો તે’ - શબ્દસમૂહ માટે એક શબ્દ આપો. (A) પરિવ્રાજક (B) હિજરત (C) પરિક્રમા (D) હિક્ષાજત	(B) હિજરત

126	<p>The two ways to measuring risk within a risk register are probability and .....</p> <p>(A) Severity (B) Financial (C) Ownership (D) Transferability</p>	(A) Severity
127	<p>The Insurance Association of India consists of ..... (i) i. Members: All insurers that are incorporated or domiciled in India (ii) Members: All insurers incorporated and domiciled outside India (iii) Associate members: all insurers incorporated and domiciled outside India (iv) Associate members: insurers that are incorporated or domiciled in India. Which of the following options is correct ?</p> <p>(A) Only i and iii (B) Only i and iv (C) Only ii and iii (D) Only ii and iv</p>	(A) Only i and iii
128	<p>વડીયા તાલુકો ગુજરાત રાજ્યના કયા જિલ્લામાં આવેલ છે ?</p> <p>(A) અમરેલી (B) તાપી (C) વલસાડ (D) સુરત</p>	(A) અમરેલી
129	<p>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 .....</p> <p>(A) Rs. 10 lakhs (B) Rs. 20 lakhs (C) Rs. 50 lakhs (D) Rs. 1 crore</p>	(B) Rs. 20 lakhs
130	<p>ઓક્ટોબર, 2013માં આવેલા ચક્રવાતનું નામ જણાવો.</p> <p>(A) બીજલી (B) નરગીસ (C) ફેઇલીન (D) લૈલા</p>	(C) ફેઇલીન
131	<p>If the cost of damage is being met using internal resources / funds, how is the risk being managed ?</p> <p>(A) Avoidance / prevention (B) Transfer (C) Reduction (D) Retaining</p>	(D) Retaining
132	<p>When there is a possible claim, the insured must initially advise the insurer within what time period ?</p> <p>(A) Immediately (B) 1 week (C) 2 weeks (D) 1 month</p>	(A) Immediately

133	<p>‘દાદાની વાતો સાંભળવાની બહુ મજા આવતી’ વાક્યમાંથી કૃદંત શોધી તેનો પ્રકાર લખો.</p> <p>(A) હેત્વર્થકૃદંત</p> <p>(B) ભૂતકૃદંત</p> <p>(C) ભવિષ્યકૃદંત</p> <p>(D) વિધ્યર્થકૃદંત</p>	(D) વિધ્યર્થકૃદંત
134	<p>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</p> <p>(A) Only i and iii</p> <p>(B) Only ii</p> <p>(C) All of the above</p> <p>(D) None of the above</p>	(B) Only ii
135	<p>Antonym of: 'Democracy'</p> <p>(A) Autocracy</p> <p>(B) Presidency</p> <p>(C) Theocracy</p> <p>(D) None of the above</p>	(A) Autocracy
136	<p>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 ?</p> <p>(A) Rs. 10,000</p> <p>(B) Rs. 25,000</p> <p>(C) Rs. 50,000</p> <p>(D) Rs. 1,00,000</p>	(C) Rs. 50,000
137	<p>In reinsurance terms a treaty condition stating that the insurer's loss must exceed a certain limit for the reinsurer to get involved is called .....</p> <p>(A) Excess of loss</p> <p>(B) Quota share</p> <p>(C) Ceding</p> <p>(D) Pool arrangement</p>	(A) Excess of loss
138	<p>પર્યાવરણીય સમસ્યાઓની જાગૃતિ માટે વિશ્વસ્તરે સૌ પ્રથમ સ્વેડનના કયા શહેરમાં ‘પૃથ્વી પરિષદ’નું આયોજન થયું હતું ?</p> <p>(A) લંડન</p> <p>(B) ન્યૂયોર્ક</p> <p>(C) સ્ટોકહોમ</p> <p>(D) હોંગકોંગ</p>	(C) સ્ટોકહોમ
139	<p>The 2 main sources of income for an insurance company are underwriting income and ..... income.</p> <p>(A) Claims Salvage</p> <p>(B) Risk Management</p> <p>(C) Reinsurance Commission</p> <p>(D) Investment</p>	(D) Investment

140	<p>સાહિત્ય અકાદમી, દિલ્હી પુરસ્કૃત કૃતિ 'કવિની શ્રદ્ધા'ના લેખકનું નામ જણાવો.</p> <p>(A) ઉમાશંકર જોષી</p> <p>(B) હરીન્દ્ર દવે</p> <p>(C) રામનારાયણ પાઠક</p> <p>(D) સુરેશ દલાલ</p>	(A) ઉમાશંકર જોષી
141	<p>Insurers invest in fundamentally different way Asset Liability Management and .....</p> <p>(A) Modern Portfolio Theory</p> <p>(B) Modern Profit Theory</p> <p>(C) Multiple Portfolio Theory</p> <p>(D) Multiple Profit Theory</p>	(A) Modern Portfolio Theory
142	<p>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 ?</p> <p>(A) Rs. 8.10 crore</p> <p>(B) Rs. 9.36 crore</p> <p>(C) Rs. 9.28 crore</p> <p>(D) Rs. 10.20 crore</p>	(B) Rs. 9.36 crore
143	<p>ગ્રાહક સુરક્ષા પ્રવૃત્તિને વેગ મળે તેમજ ગ્રાહકોના હિતોનું રક્ષણ થાય તે માટે રાજ્ય સરકારે “કન્સ્યુમર્સ એફેર્સ એન્ડ પ્રોટેક્શન એજન્સી ઓફ ઓફ ગુજરાત” ની રચના કયા વર્ષથી કરેલ છે ?</p> <p>(A) 1982</p> <p>(B) 1985</p> <p>(C) 1990</p> <p>(D) 1987</p>	(B) 1985
144	<p>Insurers protect the funds of the group by:</p> <p>(A) Not paying for losses which are not accidental</p> <p>(B) Making premiums excessive</p> <p>(C) Paying all claims</p> <p>(D) Paying exaggerated claims</p>	(A) Not paying for losses which are not accidental
145	<p>ભારતવર્ષમાં અલગ રેલવે બજેટની વ્યવસ્થા ક્યારથી શરૂ કરવામાં આવી ?</p> <p>(A) 1920</p> <p>(B) 1923</p> <p>(C) 1921</p> <p>(D) 1927</p>	(C) 1921
146	<p>Earlier employee theft cover used to be known as .....</p> <p>(A) Robbery</p> <p>(B) Embezzlement</p> <p>(C) Fidelity Guarantee</p> <p>(D) Hold Up</p>	(C) Fidelity Guarantee
147	<p>In which year was the IRDA was set up ?</p> <p>(A) 1998</p> <p>(B) 1999</p> <p>(C) 2000</p> <p>(D) 2001</p>	(B) 1999

148	<p>રેખાંકિત સમાસનો પ્રકાર ઓળખાવો: 'નવરાત્રિ' અને 'દશેરા' શબ્દોમાં કયો સમાસ છે !</p> <p>(A) કર્મધારય</p> <p>(B) ક્રન્ધ</p> <p>(C) તત્પુરુષ</p> <p>(D) દ્વિગુ</p>	(D) દ્વિગુ
149	<p>How much is the minimum share capital requirement for a TPA ?</p> <p>(A) 1 crore</p> <p>(B) 10 crores</p> <p>(C) 50 lakhs to 250 lakhs</p> <p>(D) There is no minimum capital requirement</p>	(A) 1 crore
150	<p>Arrange the following words in 'Alphabetical order'. 1) Accompany 2) Accommodate 3) Accent 4) Acclimatize</p> <p>(A) 3, 4, 1, 2</p> <p>(B) 2, 3, 4, 1</p> <p>(C) 3, 4, 2, 1</p> <p>(D) 1, 2, 3, 4</p>	(C) 3, 4, 2, 1