

United India Insurance Descriptive Paper - UIIC AO

The **United India Insurance Company** is hiring for the post of Administrative Officer (**UIIC AO**). The exam is tentatively going to be held on 12th June, 2016. It is a high paying government job and since there are only 300 seats, there is going to be huge competition for these handful vacancies. You might already know that there will be an online objective test along with a Descriptive paper. Check out the complete details of the **United India Insurance Descriptive Paper Pattern** below:

[Check out UIIC AO exam pattern](#)

As explained in the above link, there will be two papers as part of the UIIC AO selection process.

1. Objective Test: 200 marks
2. Descriptive Test: 30 marks

Both the papers will be conducted on the same day, one after the other. You need to do well in both the papers to ensure selection. Clearly the United India Insurance Descriptive Paper will be key as objective test will follow a standard pattern.

Naturally, we received many concerned requests from our users asking about the United India Insurance Descriptive Paper. So, we decided to write a blog post about the **UIIC AO Descriptive Test Pattern**. The issues that we are going to address in this post are:

1. What is the need for the 'United India Insurance Descriptive Paper'?
2. What is the Pattern of the Descriptive Test?
3. What is the cut off for UIIC AO Descriptive Paper and will the marks of Descriptive Paper be added to final marks?
4. Questions samples and how to approach this section

So without further ado, let us look at the United India Insurance Descriptive Paper Pattern, Cut Offs and other details:



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Need for the ‘United India Insurance Descriptive Paper’?

Administrative Officer (AO) has to make many communications (write letters) with clients (explaining the reason for rejecting a claim) and/or with other departments (requesting information about policies and other stuffs).

Since, communication is an important part of AO's day to day job, it is mandatory that you possess basic reading and writing skills so that you are able to express your views correctly. This paper ensures that you have that essential quality.

United India Insurance Descriptive Paper Pattern

You will need to answer **two** descriptive questions within **30 minutes**. You have to write the **answer on your computer screen** itself. You will be given **3 choices** for each question type and you have to choose **one from each type**.

There will be **no spellcheck** option like in Word file, so you have to be careful to use correct spellings and grammar. The Descriptive test will only be provided in **English Language**.

The particulars of the two types of questions asked in the United India Insurance Descriptive Paper are:

Essay Writing – 1 Question – 20 marks

Letter Writing – 1 Question – 10 marks

United India Insurance Descriptive Paper Cut off

Note that the Cut Off for the Descriptive Paper is pre-decided. Cutoff for **GEN/OBC** candidates will be **15 marks** and that for **SC/ST** candidates will be **13.5 marks**.

This paper is only a qualifying paper (i.e. marks don't count towards the total). However, as competition is increasing, you must aim for better score so that it appears better on your scorecard when you appear for the interviews.



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Questions Samples and How to Approach

To give you an idea of the type of questions that are asked in descriptive section, we have compiled a few questions based on previous year papers.

Question 1 (Letter writing – 10 marks)

The first question will be about letter writing and since letter is short in size, you can finish it very quickly. You just have to follow the standard format and express your views/ suggestions/ complaint/ issue etc. clearly. You will be given 3 options and you have to choose any one.

Format of the letter:

The letter should contain a few or all of the following points depending upon the type of letter.

1. Sender's name and address
2. Date of Letter being written
3. Recipient's name and address
4. Greeting Hello/Dear
5. Subject of the letter, to explain the matter of the letter.
6. Introduction stating who you are and why you are writing this letter in about 2 lines.
7. Body of the letter, include/discuss the problems/issues/suggestion etc. in 6-8 lines.
8. Complimentary close of the letter (include Yours sincerely/ Yours faithfully/ Regards etc.)
9. Enclosure, give the list of all the attachments with the letter.

Examples of Letter for United India Insurance Descriptive Paper:

Write a letter to a friend to adopt healthy food habits and avoid junk food.

Write a letter to the editor of a newspaper about the menace of ragging.

Write a letter to your manager complaining about the delay in the reimbursement of the claim money.

Write a letter to your relationship manager asking for quotations of various term insurance policies.



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Write a Letter to a friend explaining the benefits of health insurance.

Write a letter to a friend asking him to take an insurance policy.

Question 2 (Essay writing – 20 marks)

The second question will be about essay writing and since essay has been given no specific word limit, your aim is to convey your view in the most assertive manner. The question will mostly be on the Insurance industry. So make sure that you read up on the state of Insurance in the country.

Follow the steps given below to get better results in the United India Insurance Descriptive Paper.

Before you start typing:

1. Analyze and select the topic: Before you start writing the essay, read all the three options carefully and write them on paper. Write a few things to come to your mind and see in which topic you can do better.
2. Prepare to write: Divide the topic in logical units. Your essay should have an introduction, body and conclusion so that it looks complete. Write short sentences about all of the facts that you can remember. These facts should support your arguments.
3. Decide, which direction you want to go to in: Do you want to support the idea expressed in the topic or oppose it or want to keep neutral view. It is best to take a stance and support your views with facts.

While you are writing:

1. Avoid writing long paragraphs and include pointers and headings so that your essay is easy to read.
2. Make sure that your essay makes sense and conveys the idea in a logical manner.
3. Try not to deviate from the title too much.
4. Keep the sentences short.
5. Try to finish the essay within the time limit so that you don't end up having incomplete answer when time ends. If you get extra time, you can add content in between.



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After you are done writing:

1. Make sure that you save 2-3 minutes to review your answer to make it error free.
2. Scroll down to read through and give break wherever necessary so that it doesn't become boring.

Examples of Essay Topics for United India Insurance Descriptive Paper:

What are the types of Insurance, and which types of and how much insurance one should take?

What is your view on fraud in Insurance and how can we curb it?

FDI in insurance - comment.

What is IRDA? Discuss its role.

Write about the Financial Awareness among people.

Marketing practices in Insurance sector are good or bad?

How can we provide Insurance to all (e.g. Universal Health Care)?

What is LIC? Why does it dominate the Insurance sector in India?

What are the steps taken by the government to increase Insurance penetration in the country?

All ready for the UIIC AO exam? You can ask your questions or give suggestions in the comments section.



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