

BOOKS



Visit: publications.adda247.com & store.adda247.com
 For any information, mail us at publications@adda247.com

Directions (71-77): Read the following passage and answer the following questions. Some words are highlighted to help you answer some of the questions

If you're like most people, calling an insurance company isn't among your favorite activities. That's because the insurance industry is one of the least innovative areas for customer experience, meaning that customers typically come away from their interactions disappointed and dissatisfied. However, things are definitely changing, and artificial intelligence is playing a large role. The fast-growing technology has the potential to disrupt the entire industry and greatly improve the insurance customer experience. The insurance agency is **notorious** for its outdated processes. Filing a claim often looks the same today as it did decades ago because the industry isn't consistently leveraging new technologies that are available to them. If an employee is busy or on vacation, a claims request could sit still until the right person is back. The outdated processes make it harder for agents by increasing the workload and forcing them to work with **antiquated** systems and frustrated customers. However, AI can be applied to improve the claims process. Claims currently are touched by multiple employees. However, a new process of "touch less" claims is introduced in the industry. This process uses artificial intelligence and other technology to report the claim, capture damage, audit the system, and communicate with the customer. The potential here is huge, as the process could allow clients the chance to file claims without having to wade through red tape.

Companies that have already automated some aspects of their claims process have seen a significant reduction in processing times and quality. AI-powered claims could also fight against one of the most costly elements of the insurance industry: fraudulent claims, which cost the industry more than \$40 billion a year. Instead of relying on humans to manually comb through reports to catch inaccurate claims, AI algorithms can identify patterns in the data and recognize when something is fraudulent. The industry is definitely ripe for AI disruption. Customers expect to be able to interact with companies through modern technology; a recent survey found that 74% of consumers say they would be happy to get computer-generated insurance advice. Many insurance companies are already using artificial intelligence to some degree, and the number of companies following in their footsteps is sure to increase dramatically over the coming years.

Artificial Intelligence has never been less expensive or more accessible, which means most companies don't have a reason not to adopt it in at least some form. Chatbots work through messaging apps many customers already have on their phones, which makes them a natural next step in customer interaction. In order to truly be effective, chatbots must have natural language processing and sentiment analysis so they can understand what customers are really asking. Effective chatbots can process concerns that are either typed or spoken from customers and provide personalized service.

In the insurance space, chatbots can be used to answer basic questions and resolve claims, as well as sell products, address leads, or make sure customers are properly covered by their insurance. Insurance is a competitive market, so a strong marketing strategy is vital. Traditionally, insurance companies used blanket methods like cold calling customers, but today's customers expect personalized sales tactics. AI can pull in customer data to create a full profile that can be

**LIC AAO 2019
PRELIMS**

Memory Based Package

- Based on Papers of 4th May 2019
- One Full Length Mock

used to offer only relevant insurance products and remember a customer's preferences. Instead of spending valuable time and money on the underwriting process, which typically includes **invasive** questions and surveys about to dictate premiums, Artificial Intelligence could automate the entire process. Bots could potentially scan a customer's social profile to gather information and find trends and patterns. For example, someone who has a healthy lifestyle and a steady job may be able to be connected to being a safer driver, which could lower insurance premiums. AI can analyze data better than humans to more accurately predict each customer's risk, thereby providing customers with the right amount of insurance and companies with protection from risky customers.

Q71. Out of the following options which best explain the reason for customers to avoid interaction with insurance companies?

- (a) Lack of modern technology.
- (b) Invasion through plethora of questions and surveys.
- (c) Busy schedules of customers
- (d) Both (a) and (b)
- (e) None of these.

Q72. With reference to the passage, in which areas of the Insurance Sector AI can be used to improve the working efficiency of the company?

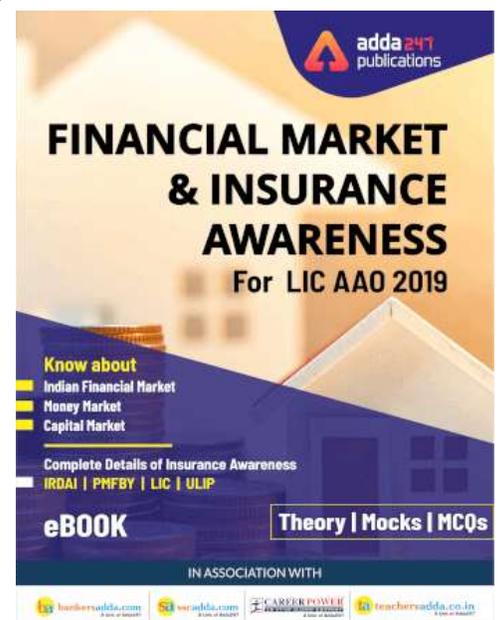
- (i) Claim settlement
- (ii) Customer support
- (iii) Fraud detection
- (a) Only (i)
- (b) Only (iii)
- (c) Both (i) and (ii)
- (d) Both (ii) and (iii)
- (e) All of the above.

Q73. Which of the following is/are true with context of the passage?

- (a) AI can help in selling products.
- (b) 74% customers are satisfied with traditional method of insurance advice.
- (c) AI intelligence used to be less expensive and more accessible.
- (d) Both (a) and (c).
- (e) None of these.

Q74. What do you mean by the phrase 'touch less claims', as highlighted in the passage.

- (a) Claims which are out of the regulation of the company.
- (b) Claims which are settled by use of AI.
- (c) Claims which are not included in policy of the company.
- (d) Claims which are free from human touch.
- (e) None of these.



Q75. Choose the word which similar to the '**Invasive**', as highlighted in the passage above

- (a) Meager
- (b) Strenuous
- (c) Peculiar
- (d) Nosy
- (e) None of these.

Q76. Choose the word which similar to the '**Notorious**', as highlighted in the passage above

- (a) Disreputable.
- (b) Indecent
- (c) Abjure
- (d) Sluggish
- (e) None of these.

Q77. Choose the word which opposite to the '**Antiquated**', as highlighted in the passage above.

- (a) Outmoded.
- (b) Quaint.
- (c) State of the art.
- (d) Obsolete.
- (e) None of these.

Directions (78-80): In the following questions, a word is given in bold followed by four sentences. Choose the appropriate option mentioning the sentence that uses the highlighted word in a grammatically correct and contextually meaningful manner.

Q78. Mantle

- (a) Ever since I was young, we've hung a stocking from the mantle on Christmas Eve.
- (b) He finally settled on the mantle across from his bed, deciding to buy something for the party.
- (c) Although the mantle was sparsely decorated, each item had been artfully placed.
- (d) His mantle was filled to the brim with framed pictures of his children and grandchildren.
- (e) None of these.

Q79. Feat

- (a) He sat down on the edge of the bed, staring at his feat.
- (b) Pete threw his feat over the wagon seat and dropped to the ground.
- (c) It felt good to be off her feat, even if only momentarily and in such a manner.
- (d) It was perhaps the most astonishing single feat of arms in the World War.
- (e) None of these.

By Adda247 Faculties

 **SBI PRIME 2019**

(PO+CLERK)

with Video Solutions

175 + TOTAL TESTS

-  60 Full Length Mocks
-  15+ Previous Years Papers
-  60 Section Wise Sets
-  40 Topic Wise sets | eBooks

Q80. FLAIR

- (a) You can bring in Asian accents to add a bit more flair and style to the tent.
- (b) A flair of interest was in Komal's black gaze, one that made her realize he wasn't leaving.
- (c) Lana grew uneasy and watched the sky flair with rocket and laser fire from the battle at the Peak.
- (d) You'll find patterned designs, which are perfect for adding a bit of flairs to your outfit
- (e) None of these.

Directions (81-85): Fill in the blanks with the appropriate words to make a grammatically correct and contextually meaningful sentence.

Insuring body parts has a surprisingly exotic connotation, despite the morbid subject matter. There are various insurance schemes ___(81)___ property, life, health and automobiles, but until recently, nobody would have thought of having separate body parts insured. Now it is possible to have their body parts insured with an insurance company. If you are a Footballer, you can insure your legs as this body part is ___(82)___ you to earn your bread and butter. This policy is usually taken by celebrities all over the world as they can afford the high expenses associated with it. Body part insurance is part of Specialty insurance which has already gained a good market abroad. Body part Insurance is usually taken and issued to celebrities who stand to lose from damage or injury to their body part and this policy ___(83)___ the business loss to a celebrity for that part of their body or talent that is important for their business. It is still possible to put a price on body parts under general insurance policies. The payout from dismemberment tends to depend on how critical that individual part is to your ability to function as this relates to the level of ___(84)___. These celebrities can afford to pay the ___(85)___ insurance premiums on these kinds of policies because they are wealthy and the insured body parts are essential to their work. These stars claim that the loss of use of these body parts would mean that they would no longer be able to generate an income. Essentially this would be the same as a driver losing his eyesight or a programmer losing the use of her hands.

Q81. (a) Ranging

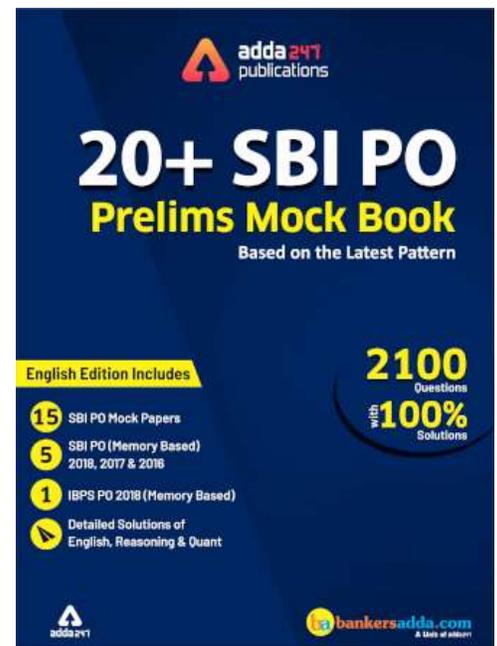
- (b) Excluding
- (c) Covering
- (d) Governing
- (e) None of these.

Q82. (a) Serviced.

- (b) Aiding.
- (c) Yearning.
- (d) Abiding.
- (e) None of these.

Q83. (a) Amplified.

- (b) Aided.
- (c) Rectified
- (d) Indemnify.
- (e) None of these.



- Q84.** (a) Disablement.
(b) Functionality.
(c) Reimbursement.
(d) Enigma.
(e) None of these.

- Q85.** (a) Miniscule.
(b) Superficial
(c) Humongous.
(d) Gold
(e) None of these.

Directions (86-90): Read the sentences given below to find if there is any grammatical error. Also, two words are given in bold, check if there is any spelling error in the highlighted words. One of the parts of the sentence will either have grammatical error or will have incorrectly spelt highlighted word. Mark that part as your answer. If there is "No Error" in the sentence, choose (e) as the answer.

Q86. The priest together with (A)/his followers were **fataly** injured (B)/in the accident which occurred last night (C)/near the **unmanned** railway crossing. (D)/No Error (E)

- (a) A
(b) B
(c) C
(d) D
(e) E

Q87. The young woman who is **watching** television in that room (A)/lived here for more than (B)/a year but she has never created (C)/any **problem** for us. (D)/No Error (E)

- (a) A
(b) B
(c) C
(d) D
(e) E

Q88. Each of the **employees**, (A)/whom the company has chosen to take part (B)/in the international seminar to be conducted (C)/in the City **Hal**, are up to the mark (D)/ No Error (E)

- (a) A
(b) B
(c) C
(d) D
(e) E

SBI CLERK 2019



Ace - Reasoning | Quant | English
20+ SBI Clerk Prelims Mock Book

ENGLISH EDITION @999

Q89. Needless to say, (A)/no sooner were all these large and rather expensive **operations** finished (B)/when the main **electrecity** was brought in (C)/and the turbine became obsolete. (D)/No Error (E)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Q90. Plastic bags less than 50 microns thick (A)/are banned, (B)/but neither the states nor the city **corporations** (C)/cares to **enforce** this rule. (D)/No Error (E)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Directions (91-95): Out of the following given sentences find the one which doesn't make a coherent passage after the rearrangement and based on that arranged sequence answer the following questions.

- (A) However, in order for continuous success to take place; it is the Government's responsibility to provide the youth with proper facilities for, getting equipped with the knowledge of the modern era.
- (B) Banks have been focusing on laws, policies and legal frameworks that have been developed with the participation of young people and which help them realize their full potential.
- (C) They also need to know how to read, write, think, understand, analyze, and discuss the issues their country faces.
- (D) The entire success of the nation depends on the youths.
- (E) The primary role of young people is to get a good education in order to become better citizens of tomorrow.
- (F) They need to learn skills to do the job that their country's economy needs.

Q91. Considering statement (E) "The primary role of young people is to get a good education in order to become better citizens of tomorrow" as the first sentence of the paragraph then which one among the following becomes the last sentence to make the paragraph coherent?

- (a) A
- (b) C
- (c) B
- (d) E
- (e) D

adda247 publications
50+
BANK PO | CLERK 2016-19
PREVIOUS YEARS' (MEMORY BASED) BOOK
Useful for SBI, IBPS, RRB, RBI
And other Bank Exams

ENGLISH EDITION
INCLUDES
PREVIOUS YEARS' SETS OF

- SBI PO | Clerk: 14 Sets
- IBPS PO | Clerk: 12 Sets
- RRB PO | Clerk: 14 Sets
- RBI Grade B | Assistant: 7 Sets

5 Papers of other Exams: BOB, Canara Bank, Syndicate Bank PO etc..

Exclusive
500 Banking & Static
Awareness Questions

VERSION
2.0

5500+
Questions

DETAILED SOLUTIONS OF
ENGLISH | QUANT
REASONING

adda247 bankersadda.com

Q92. Considering statement (E) “**The primary role of young people is to get a good education in order to become better citizens of tomorrow**” as the first sentence of the paragraph, then which among the following does not coherently relate to the paragraph after the rearrangement?

- (a) D
- (b) C
- (c) A
- (d) B
- (e) F

Q93. Which one of the following statements should consecutively follow statement (F)?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Q94. Which one of the following is the **FOURTH** statement of the paragraph after rearrangement?

- (a) F
- (b) B
- (c) A
- (d) D
- (e) E

Q95. Considering statement (E) “**The primary role of young people is to get a good education in order to become better citizens of tomorrow**” as the first statement of the paragraph, choose the correct sequence of the paragraph after rearrangement.

- (a) EDCBA
- (b) ECDAB
- (c) EAFDC
- (d) EFCDA
- (e) ECADB

Directions (96-100): In each of the questions given below four sentences are given which may or may not be grammatically. Find the sentences which are both grammatically and contextually correct and choose the options according to it. If all the given sentences are grammatically and contextually correct then choose option (e) as your choice.

- Q96.** (I) Priyamvada was unhappy to hear the news of her son’s failing in the final examination.
- (II) Tax evaders should be heavily fined as they are doing it intentionally.
- (III) The information supplied to us were not as useful as we first thought it would be.
- (IV) Statistics suggests that the population of this town will double in five years.

By Adda247 Faculties

**SBI CLERK 2019
PRIME**

With Video Solutions

85+ Total Tests

- ✓ 30 Full Length Mocks
- ✓ 5+ Previous Years' Papers
- ✓ 30 Section wise Sets
- ✓ 20 Topic wise Test | eBooks



- (a) Only (I) is correct
- (b) Only (IV) is correct
- (c) Both (I) and (II) are correct
- (d) Both (II) and (IV) are correct
- (e) All are correct

Q97. (I) He asked what the weather had been like during my holidays and I said that it had been awful.
 (II) Shruti has such a fine memory that she can recollect anything what happened many years ago.
 (III) The last of the Mughal emperors of India was imprisoned and was later sent into exile by the British.
 (IV) We strongly encourage school's support and teacher's participation to maximize the performance standard.

- (a) Only (I) is correct
- (b) Only (II) is correct
- (c) Both (I) and (III) are correct
- (d) Both (II) and (IV) are correct
- (e) All are correct

Q98. (I) He is not only sincere in his responsibilities but also very competent to handle the job.

(II) One of my brothers told me about the sad demise of your uncle.
 (III) As a practice the last batch of the tins undergoes through checkup.
 (IV) Past experience constituted another important factor in establishing the interpretation of signs noted.

- (a) Only (I) is correct
- (b) Only (II) is correct
- (c) Both (I) and (II) are correct
- (d) Both (II) and (III) are correct
- (e) All are correct

Q99. (I) The boy who you see there made the top score in the last match.

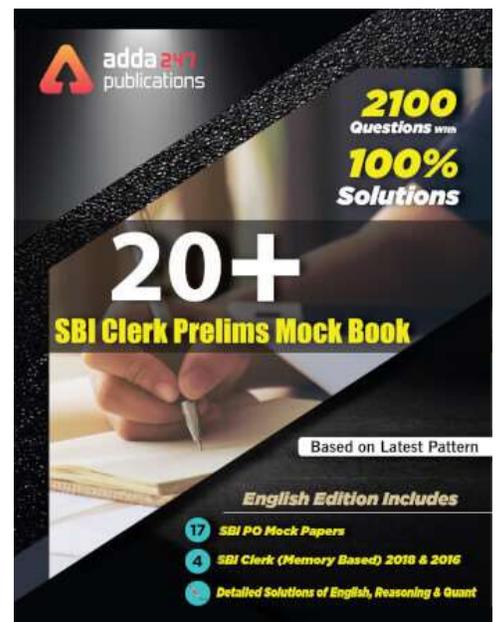
(II) Only by working hard did he prosper as a business consultant since he arrived in America 20 years ago.

(III) In a fit of temper, he tore up the sweet letter which his wife had written to him.

(IV) It was rather cold again today, but tomorrow we expect the temperature to rise.

- (a) Only (I) is correct
- (b) Only (III) is correct
- (c) Both (I) and (II) are correct
- (d) Both (I) and (III) are correct
- (e) All are correct

adda247



Q100. (I) The teacher drew the attention of the boys to the importance of regular practice.

(II) The teacher said that Ajay was capable of doing more better work.

(III) Did you see any of the child when you were in the garden?

(IV) Today, automobiles have taken the place of horses in the principal means of transportation.

(a) Both (I) and (IV) are correct

(b) Only (III) is correct

(c) Both (I) and (II) are correct

(d) Both (I) and (III) are correct

(e) All are correct

LIC AAO MAINS PRIME 2019

GENERALIST

45+ TOTAL TESTS

- 10 Full Length Mocks
- 15 Section Wise Sets
- 20 Topic Wise sets
- 2 Previous Years Papers
- eBooks

BILINGUAL

