

NIACL AO Syllabus 2025 and Exam Pattern For Prelims and Mains Exam

NIACL AO Syllabus & Exam Pattern 2025

NIACL AO Syllabus and Exam Pattern 2025	
Organization	New India Assurance Company Limited
Post	Administrative Officer
Category	Syllabus and Exam Pattern
Selection Process	Phase 1, Phase 2, and Interview
<u>NIACL AO Recruitment 2025</u>	7th August 2025
Marks	1 mark for each correct answer
Negative Marks	1/4 mark for each wrong answer
Official Website	www.newindia.co.in

NIACL AO Prelims Exam Pattern 2025

NIACL AO Prelims Exam Pattern 2025				
Name of Test	Type	No. of Qs.	Max. Marks	Duration
English Language	Objective	30	30	20 minutes
Reasoning Ability	Objective	35	35	20 minutes
Quantitative Aptitude	Objective	35	35	20 minutes
Total		100	100	60 minutes

NIACL AO Mains Exam Pattern 2025 for Generalists :

NIACL AO Mains Exam Pattern 2025 For Generalists			
Name of the Test	No. of Qs.	Max Marks	Duration
Test Of Reasoning	50	50	40 Minutes
Test Of English Language	50	50	40 Minutes
Test Of General Awareness	50	50	30 Minutes
Test Of Quantitative Aptitude	50	50	40 Minutes
Total	200	200	150 Minutes

NIACL AO Mains Exam Pattern 2025 for Specialists :

NIACL AO Mains Exam Pattern 2025 For Specialists			
Name of the Test	No. of Qs.	Maximum Marks	Duration
Test Of Reasoning	40	40	30 Minutes
Test Of English Language	40	40	30 Minutes
Test Of General Awareness	40	40	25 Minutes
Test Of Quantitative Aptitude	40	40	30 Minutes
Technical and Professional Knowledge In The Relevant Discipline	40	40	35 Minutes
Total	200	200	150 Minutes

NIACL AO Mains Descriptive Exam:

As a part of the main exam, there will be a descriptive test of 30 marks and the duration of the exam is 30 minutes. The NIACL AO descriptive exam will be conducted online only.

NIACL AO Descriptive Exam 2025	
Essay	20 marks
Letter Writing	10 marks

NIACL AO Prelims Syllabus 2025

NIACL AO Prelims Syllabus 2025	
Sections	Topics
English Language	Reading Comprehension, Cloze Test, Fill in the blanks, Multiple Meaning, Error Spotting, Paragraph Complete, Sentence Correction, Para Jumbles, Sentence rearrangement, Phrase Replacement, Column Based, Word Swap, Spelling Errors
Quantitative Aptitude	Simplification & Approximation: BODMAS, Square & Cube, Square & cube root, Indices, fraction, percentage etc. Number Series: Missing Number series, Wrong number series Inequality: Linear equation, Quadratic equation, Quantity comparison Arithmetic: Ratio and Proportion, Percentage, Number System and HCF and LCM, Average, Age, Partnership, Mixture and Allegation, Simple Interest, Compound Interest, Time and Work, Pipe and Cistern, Profit & Loss and Discount, Speed Time Distance, Boat And stream, Train, Mensuration 2D and 3D, Probability, Permutation and combination etc. Data Interpretation: Table DI, Missing Table DI, Pie chart DI, Line chart DI, Bar chart DI, Mixed DI, Caselet DI Data Sufficiency: Two Statement
Reasoning Ability	Inequalities, Seating Arrangement, Puzzle Tabulation, Logical Reasoning, Ranking/Direction/Alphabet Test, Data Sufficiency, Syllogism, Blood Relations, Input-Output, Coding-Decoding, Alphanumeric Series

NIACL AO Mains Syllabus 2025

NIACL AO Mains Syllabus 2025 For Generalists	
Sections	Topics
Reasoning Ability	Coded Inequalities, Seating Arrangement, Puzzle, Logical Reasoning, Ranking/Direction/Alphabet Test, Data Sufficiency, Syllogism, Blood Relations, Input-Output, Coding-Decoding, Alphanumeric Series
English Language	Reading Comprehension, Cloze Test, Fill in the blanks, Multiple Meaning / Error Spotting, Paragraph Complete / Sentence Correction, Para jumbles, Miscellaneous
Quantitative Aptitude	<p>Approximation: BODMAS, Square & Cube, Square & cube root, Indices, fraction, percentage etc.</p> <p>Number Series: Missing Number series, Wrong number series, Double Pattern series, Statement based series</p> <p>Inequality: Quadratic equation, Quantity comparison, Statement based Quadratic equation</p> <p>Arithmetic: Ratio and Proportion, Percentage, Number System and HCF and LCM, Basic of Algebra Average, Age, Partnership, Mixture and Allegation, Simple Interest, Compound Interest, Time and Work, Pipe and Cistern, Profit & Loss and Discount, Speed Time Distance, Boat And stream, Train, Mensuration 2D and 3D, Probability, Permutation and combination etc.</p> <p>Data Interpretation: Table DI, Missing Table DI, Pie chart DI, Line chart DI, Bar chart DI, Mixed DI, Caselet, Radar DI, Arithmetic DI</p> <p>Data Sufficiency: Two Statement and Three statements</p>
General Awareness	<p>Current Affairs, Summits, Books & Authors, Awards, Sports, Defence, National Appointment, International Obituary, Banking Awareness, Indian Financial System, History of Indian Banking Industry, Regulatory Bodies Monetary & Credit Policies, Budget Basics and Current Union Budget, International Organization / Financial Institutions, Capital Market & Money Market, Government Schemes, Abbreviations, Economic Terminologies Other Important Concepts</p>

Syllabus for Professional Knowledge

1. Risk Engineers

Educational Background: Graduation/Post-grad in any Engineering discipline. Indicative Syllabus:

- Basics of Risk Assessment & Management
- Engineering Fundamentals (Mechanical, Civil, Electrical basics)
- Industrial Safety Standards
- Insurance Risk Evaluation Techniques
- Project Management Principles
- Probability & Statistics
- Environment, Health & Safety (EHS) Norms
- Current affairs related to Infrastructure and Engineering Sector

2. Automobile Engineers

Educational Background: B.E./B.Tech/M.E./M.Tech in Automobile Engineering OR Any Engineering + Diploma in Automobile Engg. Indicative Syllabus:

- Vehicle Dynamics & Design
- Automobile Systems: Engine, Transmission, Braking, Suspension
- Automotive Materials & Manufacturing
- Fuel Systems & Emissions
- Basic Thermodynamics and Fluid Mechanics
- Insurance Survey Practices for Motor Claims
- Motor Vehicles Act & Motor Insurance Basics
- Accident Analysis and Estimation

3. Legal Specialists

Educational Background: LLB or LLM. Indicative Syllabus:

- Indian Constitution & Legal Framework
- Contract Act, Company Law, Insurance Laws
- Law of Torts & Consumer Protection Act
- Civil and Criminal Procedures
- Legal Drafting & Interpretation
- Labour & Industrial Laws
- IRDAI Guidelines and Insurance Regulations
- Case Law Analysis

4. Accounts Specialists

Educational Background: CA/ICWA/MBA Finance/PGDM Finance/M.Com. Indicative Syllabus:

- Accounting Principles & Standards (AS, Ind-AS)
- Cost Accounting and Management Accounting
- Auditing Practices
- Financial Management & Ratios
- Direct and Indirect Taxes
- Financial Reporting and Analysis
- IFRS and Corporate Governance
- Basics of Insurance Accounting

5. AO (Health)

Educational Background: MBBS/MD/MS/BDS/MDS/BAMS/BHMS. Indicative Syllabus:

- Human Anatomy & Physiology
- General Medicine & Surgery (Basics)
- Pharmacology & Pathology
- AYUSH System (for BAMS/BHMS)
- Medical Terminologies
- Health Insurance Products & Terminologies
- IRDAI Regulations in the Health Sector
- Underwriting & Claims in Health Insurance

6. IT Specialists

Educational Background: B.E./B.Tech/M.E./M.Tech in IT/Computer Science OR MCA. Indicative Syllabus:

- Computer Networks & DBMS
- Software Engineering & SDLC
- Programming Languages (C++, Java, Python Basics)
- Operating Systems
- Data Structures & Algorithms
- Cyber Security & Cryptography
- Cloud Computing & Web Technologies
- Basics of Insurance IT Systems

7. Business Analysts

Educational Background: Statistics, Mathematics, Actuarial Science, Data Science, or Business Analytics. Indicative Syllabus:

- Probability & Statistical Methods
- Regression Analysis, Hypothesis Testing
- Data Interpretation & Visualisation
- Basics of Data Science (ML/AI Concepts)
- Business Forecasting Techniques
- Actuarial Modelling Basics
- Insurance Data Metrics
- SQL & Excel Analytics Basics

8. Company Secretary

Educational Background: ACS/FCS + Graduation/Post-grad. Indicative Syllabus:

- Company Law & Corporate Governance
- SEBI Laws and Listing Regulations
- Secretarial Standards and Compliance
- Mergers, Acquisitions & Restructuring
- Corporate Filing, Reporting, and ROC Requirements
- IRDAI Corporate Governance Guidelines
- Legal Drafting and Ethics
- Insurance Company Board Regulations

9. Actuarial Specialists

Educational Background: Graduate/Post-grad + 4 Papers Cleared from IAI or IFoA (including CM1). Indicative Syllabus:

- Actuarial Mathematics
- Financial Mathematics (CM1)
- Probability and Statistical Techniques
- Life and General Insurance Principles
- Risk Modelling and Evaluation
- Insurance Product Pricing
- Reserving and Solvency Concepts
- Excel/Actuarial Tools Usage (R, Excel, Prophet basics)