

## WRITING SUCCESSFUL EXAMINATIONS

Read this appendix carefully and thoughtfully. It will provide you with valuable insights that can help you to pass the examination in this and subsequent courses. Many students lose marks because of their defective examination writing techniques—simple oversights, or carelessness, or just a case of not knowing how to tackle a problem. The following observations and hints come from examination markers with many years of experience. Learn from the mistakes of others and ensure your own success.

### Preparing For Examinations During the Course Term

1. Invest in a standard dictionary<sup>1</sup> and get into the habit of looking up any words about whose meanings you are unclear. This will improve your vocabulary and serve you well throughout all aspects of your life and career.
2. Obtain the Dictionary of Insurance<sup>2</sup> and get into the habit of looking up all technical insurance terms with which you are unfamiliar. This dictionary will be useful throughout all your insurance courses.
3. Read the Introduction to the course.
4. Read and pay particular attention to the Objectives for each Study. They tell you where the emphasis is to be placed in the study material and what you are expected to know when you have completed it.
5. Read through course material BEFORE classes or BEFORE attempting correspondence course tests.
6. Ask questions—in class, on the job, of classmates and colleagues.
7. Read—the newspapers, insurance periodicals.
8. Avail yourself of your local institute library, if there is one. Many companies also have libraries.

<sup>1</sup> The Random House dictionary gives both American and British spellings.

<sup>2</sup> May be purchased from your local institute or directly from The insurance Institute of Canada

9. Take notes in class.
10. Do the review questions at the end of each study—mentally or in writing.
11. Answer, in writing, the test questions in the textbook. It will give you practice in formulating and writing out answers. If you are a correspondence student, submit them for marking in good time. You will have the benefit of the tutor's comments and the opportunity of learning from your mistakes.
12. Early in the course, obtain copies of old examination papers<sup>3</sup> and work through the questions. Especially note the subjects that keep recurring frequently. They will appear again in one form or another.

### **General Exam-writing Tips**

1. Do not panic. Questions may be answered in any order, therefore, answer the easiest questions first. Your confidence will increase; you will relax and be able to think and recall better.
2. Write legibly; no marker can give marks for what he or she cannot read. Write in blue or black ink.
3. Read each question carefully. Read it again. Are there choices? Don't answer more questions or parts of questions than are required; only the required number will be marked, and those in the order written.
4. Do not answer multiple choice questions on the question paper and take it home or hand it in separately with no identification number on it. Over the years a considerable number of students have squandered thirty or forty marks in this manner. ALL answers must be written in the answer book provided.
5. Select only one answer in multiple choice questions UNLESS the instructions state otherwise. If you select more than one answer, you will receive NO marks.
6. In multiple choice questions, your first inclination is usually correct, so consider carefully before changing your answer after you have made your initial selection.
7. In any type of question, if you are unsure of the answer, go with your best guess. You may well pick up enough additional marks to give you a pass. Do not spend an undue amount of time on it until you have attempted all other questions. Then go back to it if time permits.

<sup>3</sup>These may be obtained from your local institute or The Insurance Institute of Canada.

8. Do not write so fast you leave out key words such as **no** or **not**; this changes the meaning of your sentence to the opposite of what you intended.
9. Do not waste time or lose track of it. Allocate your time according to the mark values of the questions.
10. Do not pad your answers with irrelevant material. However, if you have information relevant to the subject but which goes beyond that found in your textbook, use it to enhance your answer. It will gain marks and make up for other points that you have missed.
11. Be careful with words that are similar. If you write **insured** instead of **insurer**, the meaning of your sentence will surely be different.
12. Choose your examples carefully. Relate them to the subject at hand. For example, do not use life insurance illustrations to demonstrate general insurance principles or situations. If you correctly explain a concept and then use an example that is inappropriate, the marker will wonder whether you really do understand the subject or just memorized a definition.
13. Examples must be given to obtain full marks when a question specifically asks for them. They may be used to good advantage in many other situations as well. Often, it is easier to explain a concept by the use of an example. You will never be penalized for using examples in your explanations. Try to use original examples rather than those quoted in the textbook.
14. Clearly number your answers to correspond to the questions.
15. Start each question on a separate page.

### **Read the Question**

The single most frequent reason, other than a lack of preparedness, why students do badly on exam questions is that they do not read the questions properly or they fail to understand them. They often miss a key word or phrase and misinterpret the entire question. Consequently, they do not answer the question asked but wander off in a direction that yields few, if any, marks.

Following are some key words that will enable you to determine the type of answer an examiner is looking for in a given question:

- **Compare:** Emphasize the similarities, then add some differences.
- **Contrast:** The emphasis is reversed; emphasize the differences then add some similarities.

- **Compare and contrast:** Both differences and similarities must be explained for each of the terms or items under consideration.
- **Criticize:** Give your opinion on the merit or truth of the factors mentioned.
- **Define:** When this word is used in isolation, all that is required is a brief but accurate explanation of what a word or phrase means. There is no harm in giving an example if time allows, but if an example is considered essential, the examiner will use a phrase such as “define and give an example of...”
- **Describe:** Relate events one after the other in story form and add important details such as who, what, where and when as you go along.
- **Discuss:** Analyze with supporting evidence.
- **Evaluate:** Make an objective judgment, giving both sides of a proposition as well as your own opinion.
- **Explain:** Give reasons, causes or motivations; make plain or intelligible. It is wider in scope than the word “define”.
- **Illustrate:** Show by specific examples.
- **List, name or state means exactly that:** a list of items or a statement of facts. No explanations are required nor will they gain any extra marks.
- **Outline:** Give a general, rather than a detailed description. It implies the answer should be comparatively brief, but sufficient to cover the topic under discussion. Provide key points in sequential order but without much explanation.
- **Summarize:** Tell main points only.
- **Trace:** Outline development and progress.

Some words appear often in exam questions but, judging from many answers, students have no clear understanding of their meaning. Just a few examples are:

- **Function:** the purpose for which something is designed or exists; role.
- **Objective:** something that one’s efforts are intended to attain or accomplish; purpose, goal, target.
- **Implement:** fulfill; perform; carry out; put into effect according to or by means of a definite plan or procedure.
- **Factor:** an element contributing to a particular result or situation.
- **Procedure:** a particular course of action.
- **Provision:** a formal or explicit statement of a condition demanded; proviso, stipulation.
- **Concept:** a general notion or idea; an idea of something formed by mentally combining all its characteristics or particulars.

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## APPENDIX

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There is another type of key word that can have a major impact on an answer. Watch carefully for such words as:

- only
- may
- correct
- most
- brief
- some
- always
- true
- no
- least
- detailed
- fully
- often
- false
- not
- general
- any
- any given number
- never
- sometimes
- incorrect
- specific
- all

Now let us demonstrate how some of these terms can affect how a question should be answered.

**Examples:**

1. List the means by which insurers spread risk.

*This question would carry few marks. All that is expected is a list of the ways insurers spread risk, i.e., volume, diversity of location and diversity of classes of insurance. As there are only a few ways, you are expected to list all of them for a complete answer.*

2. Explain how insurers spread risk.

*Now you must identify the ways in which insurers spread risk and explain how each method achieves its objective.*

3. Discuss TWO (2) ways in which insurers spread risk.

*In this question you are asked to deal with a specific number of items. If you deal with less, you have no chance of obtaining full marks; if you deal with more, only the first two will be marked. You could achieve full marks but you will also have wasted valuable time. In discussion type questions examples are a good way of providing supporting evidence.*

4. Contrast a “representation” with a “warranty”.

*In this question you would emphasize the differences between the two, and just mention some similarities, if any. In this type of question you may simply have to jot down all the features of both and then determine which are differences and which are similarities and their relative importance.*

5. Two examples of multiple-choice questions follow:

A material fact

- a. is the subject of insurance.
- b. is any fact that relates to the item insured.
- c. need only be divulged if insured is asked about it.
- d. is a fact relating to anything that could affect the premium charged or the acceptability of the risk.

*Always read all options before making a choice. Let us analyze the question and observe some common pitfalls. Most students would immediately identify a. as being an inappropriate answer. In b. the operative word is any; it makes the statement incorrect. In c. the word only makes the statement incorrect. That leaves d. as the only possible answer.*

Which of the following statements is FALSE?

- a. Binders are usually issued by insurers.
- b. Cover notes are usually issued by brokers.
- c. Temporary insurance is limited to a fixed term.
- d. Oral binders are effective and legal.

*In this question note that three answers will be correct and you are to identify the incorrect one. Don't make the mistake of reading a. and thinking, this is correct, marking it down and proceeding to the next question. Remember you must only mark one answer and that is the one that is false.*

### **Interpret the Question**

After reading a question, you must interpret it. What does it ask of you? Does it have more than one part? If so, break it into simple parts and deal with each one separately. The result will be a clear and concise answer. By doing this, you are less likely to forget to deal with some important aspect of the question.

**Example:**

Discuss fully the need for and importance of properly completed insurance applications, the information they should contain and the purpose for which they are used. Use examples to illustrate your answer.

*What is expected in an answer to this question?*

*You are asked to discuss, which means you are looking at a number of different issues relating to insurance applications. The question gives further guidelines. You could break it down as follows and deal with each item separately. The outline identifies the main points around which your answer could be constructed.*

- *the need for properly completed applications;*
  - *identifies the applicant and the subject of the desired insurance*
  - *provides underwriting and rating information*
- *the importance of properly completed applications;*
  - *speeds up the issuing of the policy*
  - *helps avoid mistakes and misunderstandings*
  - *serves as an exact record of the coverages requested by the applicant*
- *the information that should be contained on an application;*
  - *outline in general terms the type of information that is included in insurance applications. In general questions such as this one, the answer should be in general terms, and not related to a specific type of application such as automobile or property.*
- *the purpose for which applications are used;*
  - *underwrite, rate, and issue the policy*
  - *as evidence in case there is a misunderstanding or dispute between the insured and insurer later on*
  - *to prove a misrepresentation or non-disclosure after the policy has been issued, if one comes to light*
- *examples to support the discussion.*
  - *give examples of what could happen if no application exists or it is improperly completed*

We trust you will utilize these tips and wish you every success in your examinations.

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