

**International Foundation  
Reasoning & Aptitude Olympiad(IFRAO)  
CLASS-5  
SAMPLE PAPER**

**SECTION-A**

In the following question, a number series is given which is in accordance with some certain rule. What is the correct answer for the place of sign of interrogation out of given alternatives?

1. 13, 15, 18, 22, 27, ?

(A) 32 (B) 34  
(C) 33 (D) 29

In each of the question, a letter series is given in which some of the letters are missing. The missing letters are given in that order as one of the alternatives below it. Choose the correct alternative.

2. a b \_ \_ \_ b \_ b b a a \_

(A) a b a a b (B) a b b a b  
(C) b a a a b (D) b a b b a

In the following question, various terms of a letter series are given with one term missing. Choose the missing term out of the given alternatives:

3. A, B, D, G, ?

(A) M (B) L  
(C) K (D) H

4. In the following question three of the following four are alike in a certain way and so form a group. Which is the one that does not belong to that group?

(A) Pen (B) Calculator  
(C) Pencil (D) Ink

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**Wolfgang Guggemos**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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proportionality has been implemented in Solvency II and tests its effectiveness on captive re insurance undertakings Given their unique business model captives are considered the primary beneficiary of proportionality and therefore offer the perfect litmus test for the principle s effectiveness In a world characterized by overregulation and increasingly complex financial markets governments and policymakers face the challenge of regulating markets without hindering their growth As one size fits all approaches have long since been recognized as detrimental the EU is seeking to develop a regulatory technique which allows more individual regulatory treatment while ensuring a level playing field The first revolutionary step towards this goal was taken in Solvency II Directive 2009 138 EC which introduced a principle of proportionality to the EU insurance market The principle is a unique tool which makes it possible to adjust the requirements of the Solvency II framework to the nature scale and complexity of each individual insurance undertaking s risk profile It is intended to help remove an unnecessary regulatory burden for insurance undertakings and to prevent the proliferation of regulations in general However the practical implementation of proportionality is not without its share of obstacles The principle s generic nature and the lack of guidance have caused a great deal of confusion regarding its practical application and prevented insurance undertakings from using its benefits to the fullest Consequently the principle of proportionality has been subject to revision within the first Solvency II review process The book will benefit captive owners captive managers regulators supervisors practitioners academics students and more generally all those involved with or interested in the insurance market

*Systemic Risk and the Future of Insurance Regulation* Andromachi Georgosouli, Miriam Goldby, 2017-09-19 This book examines policy developments that have been occurring in the field of financial regulation and their implications for the insurance industry and markets With UK and US contributors from academia and legal practice this book will be essential reading for policy makers insurance regulators insurance and legal professionals as well as students and academics researching and studying insurance law

Large Scale Systems H. P. Geering, M. Mansour, 1987 This volume deals with production and management planning decision making and control using large scale systems Computer modelling systems and their applications such as transport communication and information and energy systems are discussed and future trends examined to give an up to date account of systems theory today

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**Dalhuisen on International Commercial, Financial and Trade Law** Jan H Dalhuisen, 2004-09-30 This work deals with a number of important issues in the formulation of modern international commercial and financial law

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**The Economist**, 1996

*Haematologica (Rome, Italy)*, 1999

**The Athenaeum**, 1916

Municipal Journal and Public Works, 1912

**Financial Stability Review** ,2009-12      **Municipal Journal** ,1912      **Library & Information Science Abstracts**  
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