

13. In the course of an audit of one of the branch offices of the Department, what steps would you take to satisfy yourself that the renewal premium receipts on hand correctly represented the renewal premiums due and unpaid?

14. A half-yearly instalment of an annuity of £24 fell due on the 1st of January, 1903, and a cheque to meet the payment was despatched to the annuitant's address towards the end of December, 1902, with instructions to present it for counter-signature on or after the ensuing 1st January. Early in the month of January the cheque was returned, with an intimation that the annuitant had died on the 15th December. Subsequently payment of the annuity instalment, proportionately reduced, was made to the annuitant's executor. Enumerate all the general ledger postings which the original action and its subsequent correction would involve, and indicate precisely the lines in the annual accounts for 1902 and 1903 in which the transactions would appear.

*Principles involved in the Selection of Lives for Assurance.—For Civil Service Senior. Time allowed: Three hours.*

1. The mortality amongst the general population is usually greater in the towns than in the country districts. To what causes would you assign this difference?
2. (a.) Give a list of the principal questions contained in the Life Proposal Form.  
(b.) Mention the points you would be specially on the look out for in the friends' reports.
3. State fully the cases in which the Office requires an extra premium, apart from the questions of health or habits; and discuss the advisability in each case of making the policy subject to a contingent debt in lieu of charging such extra rate.
4. Would medical examination be necessary if life insurance were made compulsory? Give reasons for your conclusions.
5. Discuss the importance of vaccination from an insurance point of view.
6. Define in non-technical language hemorrhoids, hemorrhage, irreducible hernia, and otorrhœa.
7. A life is found to be under the average, and cannot be accepted as a first-class risk under a whole-life table. Discuss the suitability of a double-endowment assurance table to such a case without extra premium—  
(a) Where the extra risk of death is increasing as the age advances;  
(b) Where the extra risk remains constant;  
(c) Where the extra risk is decreasing as the age advances.
8. How would you assess the following cases, and under what table do you think it would be best for an insurance office to take them:—  
(a.) Age, 29; occupation, farmer; father alive, aged 63; mother dead, aged 46, of phthisis; no brothers or sisters living or dead; height, 5 ft. 10½ in.; weight, 12 st. 3 lb.; personal history, health and habits good.  
(b.) Age, 27; occupation, bank clerk; father alive, aged 58; mother alive, aged 49; 5 brothers and 6 sisters living in good health, aged from 5 to 29; height, 5 ft. 9½ in.; weight, 9 st. 12 lb.; personal history, had rheumatic fever twelve years ago—no sequelæ.
9. Discuss the relative importance of a family history of (a) phthisis, (b) insanity, (c) cancer, (d) diabetes, (e) epilepsy, and (f) gout, in applications for insurance.
10. (a.) In what sense is consumption hereditary?  
(b.) In what occupations is this disease most prevalent?

*Writing.—For Classes D and E.*

1. Write the following address, as on a foolscap envelope, on the five lines [*half an inch apart*] ruled below:—  
G. Kenyon Parkins, Esq., M.A., B.Sc., Occidental Hotel, Lambton Quay, Wellington, New Zealand.

2. Write the words "Egyptian Pyramids" in such a hand that the small letters shall fit the space between the two lines [*one-third of an inch apart*] ruled below.

*Shorthand.—For Civil Service Junior. Time allowed: One hour.*

INSTRUCTIONS TO SUPERVISORS.

1. Inform the candidates before the time for taking up this subject that a candidate may use pen or pencil as he pleases for taking notes, which should be written in a ruled book, but that he must transcribe those notes into longhand with pen and ink in one of the ruled foolscap books provided.
2. Inform the candidates that the clearness and accuracy of the shorthand notes (which must in every case be handed in together with the transcript) will be taken into account by the examiner.
3. Inform the candidates that when once you have begun to dictate you cannot stop until the passage is finished.
4. Dictate the passage at the rate of 80 words a minute.