

LIC AAO Syllabus 2026

Life Insurance Corporation of India — Life Insurance Corporation of India — Assistant Administrative Officer

Vacancies	Announced periodically for Assistant Administrative Officer posts across Generalist and Specialist (IT, Legal, Actuarial, and other) streams
Age Limit	21–30 years typically (relaxation per government norms for SC/ST/OBC/PwBD/ex-servicemen)
Qualification	Bachelor's degree in any discipline (Generalist stream) from a recognised university; Specialist streams require a relevant professional qualification (e.g. Law degree for Legal, relevant IT degree for IT, Actuarial qualification/progress for Actuarial)
Application Fee	■700 (General/OBC/EWS candidates). SC/ST/PwBD candidates pay ■85 (intimation charges only).
Official Website	licindia.in
Last Reviewed	8 Apr 2026

Overview

LIC AAO recruits officer-cadre staff into India's largest life insurance corporation, across both a Generalist stream (open to graduates from any discipline) and several Specialist streams (IT, Legal, Actuarial, and others) requiring relevant professional qualifications. Selection follows a three-stage structure similar to bank PO exams — a qualifying Preliminary exam, a Main examination combining objective and descriptive components, and a final Interview — with Mains content including an Insurance & Financial Market Awareness section specific to LIC's business domain, distinguishing it from a purely generic bank-style PO exam.

What's New in the 2026 Cycle

- Recruits across both a Generalist stream and multiple Specialist streams (IT, Legal, Actuarial, and others), each with distinct eligibility and, for Specialists, a discipline-specific Mains paper.
- Mains includes a dedicated Insurance & Financial Market Awareness section, testing knowledge specific to LIC's business domain beyond generic banking/GK content.
- Descriptive test in Mains assesses written communication skills through essay and letter writing.
- Final Interview carries meaningful weight in overall selection, alongside Prelims and Mains performance.

Exam Pattern

Preliminary Examination

Mode: Online, objective MCQ | Duration: 60 minutes (20 minutes per section)

Section	Questions	Marks
English Language	30	30

Reasoning Ability	35	35
Quantitative Aptitude	35	35

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Qualifying only — marks not added to final merit.

Main Examination — Objective Test

Mode: Online, objective MCQ | Duration: 2 hours

Section	Questions	Marks
Reasoning Ability & Computer Aptitude	30	30
General Knowledge & Current Affairs	30	30
Quantitative Aptitude & Data Interpretation	35	35
Insurance & Financial Market Awareness	30	30
English Language	30	30

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Counted for final merit alongside the descriptive test.

Main Examination — Descriptive Test

Mode: Online, typed descriptive | Duration: 30 minutes

Section	Questions	Marks
English Essay & Letter Writing	2	25

Negative marking: Not applicable | **Nature:** Counted for final merit.

Interview

Mode: Board interview | Duration: —

Section	Questions	Marks
Interview	—	Qualifying

Negative marking: Not applicable | **Nature:** Counted for final merit.

LIC AAO — Detailed Subject-Wise Syllabus

English Language

Standard competitive-exam English — grammar accuracy and comprehension speed are the biggest levers.

- Reading comprehension
- Cloze test
- Error spotting & sentence correction
- Para jumbles
- Vocabulary

Reasoning Ability & Computer Aptitude

Puzzle-heavy, similar to bank PO exams — consistent practice closes most gaps.

- Puzzles & seating arrangement
- Syllogism & inequality
- Coding-decoding
- Computer basics — hardware, software, internet

Quantitative Aptitude & Data Interpretation

Speed-based section; drilling simplification and DI under time pressure yields the fastest score gains.

- Simplification & approximation
- Number series
- Data interpretation — tables, charts, graphs
- Arithmetic — percentage, ratio, average, profit & loss

General Knowledge & Current Affairs

A high-return section for consistent daily current-affairs readers.

- Current affairs — national & international
- Static GK
- Government schemes & policy

Insurance & Financial Market Awareness

Unique to LIC AAO — dedicated study of LIC's products and IRDAI regulations is essential, not optional.

- Basics of life insurance & LIC's products
- IRDAI regulations & insurance sector awareness
- Financial markets — banking, mutual funds, capital markets basics
- Recent developments in India's insurance sector

Descriptive Test — Essay & Letter Writing

Often neglected despite carrying real marks — a few practised templates go a long way under the time limit.

- Essay writing on insurance, economy or social-issue topics
- Formal letter writing
- Structured, professional writing style

Selection Process

- 1 Preliminary Examination — qualifying stage.
- 2 Main Examination — objective test plus descriptive test; counted for final merit.
- 3 Interview.
- 4 Final merit list based on combined Mains and Interview marks.

Salary & Job Profile

LIC AAO starting basic pay is approximately ₹53,000–₹55,000 (as per LIC's own pay scale), with a gross starting salary often in the ₹80,000–₹90,000 per month range including allowances, plus LIC-specific perquisites and career progression benefits.

Best Books for Preparation

- Quantitative Aptitude for Competitive Examinations — R.S. Aggarwal
- A Modern Approach to Verbal & Non-Verbal Reasoning — R.S. Aggarwal
- Objective General English — S.P. Bakshi (Arihant)
- Insurance & Financial Market Awareness — specific LIC AAO preparation guides (Disha/Arihant Publications)

Previous Cut-off Trends (Approximate)

LIC AAO cut-offs vary by stream (Generalist/Specialist), category and cycle, given differing vacancy counts and applicant pools across streams. Always check LIC's official cut-off release for the specific stream and cycle.

Preparation Tips

- Since Prelims is only qualifying, don't over-invest revision time there once comfortably past the expected cut-off — shift focus to Mains-level preparation early.
- Insurance & Financial Market Awareness is unique to LIC AAO among most bank/insurance exams — dedicate specific study time to LIC's products and IRDAI regulations.
- Specialist-stream candidates should revise their professional qualification coursework systematically, since the discipline-specific Mains paper tests genuine depth.
- Practise the descriptive paper regularly under the 30-minute limit, since it's easy to underprepare given its comparatively small mark share.

Exam Day Guidelines

- Carry the Call Letter, a valid original photo ID, and a passport-size photograph.
- Reach the venue at least an hour before reporting time for biometric verification.
- No electronic devices are allowed inside the exam hall at any stage.
- For the Interview, stay current on LIC's recent products, policies and India's insurance sector developments.

Frequently Asked Questions

What is the difference between LIC AAO's Generalist and Specialist streams?

The Generalist stream is open to graduates from any discipline, while Specialist streams (IT, Legal, Actuarial, and others) require a relevant professional qualification and include a discipline-specific Mains paper in place of, or alongside, the general Mains content.

Are LIC AAO Prelims marks counted in the final result?

No, Prelims is purely a qualifying stage; the final merit list is based on Mains (objective plus descriptive) and Interview marks.

What does the Insurance & Financial Market Awareness section test?

Knowledge of LIC's products, IRDAI regulations, insurance sector awareness, and basic financial markets concepts — a domain-specific section beyond generic banking GK.

Is there negative marking in LIC AAO?

Yes, 0.25 marks are deducted for every wrong answer in the objective sections of both Prelims and Mains.

Compiled and reviewed by Syllabus Hub against the official Life Insurance Corporation of India notification as of 8 Apr 2026. Exam patterns, vacancies and dates are subject to change — always cross-check with the official notification at licindia.in before applying. © 2026 Syllabus Hub.