C130 Lerntipps, C130 Fragen Beantworten

Haben sie von IIC C130 Dumps von ZertPruefung gehört? Aber, Haben Sie diese Dumps benutzt? Viele Leute haben gesagt, dass ZertPruefung Dumps sehr gute Unterlagen sind, womit sie die IIC C130 Zertifizierungsprüfung bestanden haben. Wir ZertPruefung sind von vielen Leuten, die früher die IIC C130 Dumps benutzt haben, gut bewertet, weil sie wirklich viel Zeit für die IIC C130 Prüfungen sparen und den Erfolg für die Teilnehmer garantieren.

IIC C130 Exam Syllabus Topics:

Section	Weight	Objectives
Topic 1: Automobile Insurance	10%	- Rating and policy issues - Provincial variations - Mandatory and optional coverages
Topic 2: Communication and Service Skills	8%	- Record keeping - Policy changes and endorsements - Client communication
Topic 3: Property Insurance Exposures	10%	- Personal property risks - Exposures and perils - Small commercial property risks
Topic 4: Liability Insurance	12%	- Commercial general liability - Personal liability coverages - Legal liability concepts

Topic 5: The Application Process	10%	- Duty of disclosure - Underwriting considerations - Completing applications
Topic 6: Sales and Client Needs	10%	- Risk identification - Client consultation - Insurance solutions
Topic 7: From Quote to Policy	10%	- Quotation and binding authority - Policy structure and components - Policy issuance and delivery
Topic 8: Property Insurance Wordings	12%	- Valuation methods - Common policy forms - Coverages and exclusions
Topic 9: Claims Handling	8%	- Claim reporting process - Broker's role in claims - Settlement and subrogation
Topic 10: Insurance and the Intermediary	10%	- Roles of brokers and agents - Licensing and regulation - Legal duties and ethics

>> C130 Lerntipps <<

IIC C130 Fragen Beantworten & C130 Musterprüfungsfragen

Wenn Sie unsere Lernmaterialien zur IIC C130 Zertifizierungsprüfung benutzen wollen, werden sicher die Zeit und Wirtschaftskosten reduziert. Vorm Kauf unserer IIC C130 Prüfungsfrage können Sie kostenlos unsere Fragen herunterladen. Sie sind in der Form von PDF und Software. Wenn Sie die Softwareversion brauchen, bitte setzen Sie sich inVerbindung mit unserem Kundenservice.

IIC Essential Skills for the Insurance Broker and Agent C130 Prüfungsfragen mit Lösungen (Q37-Q42):

37. Frage
What information is typically included in a cover letter prepared by a broker for the insured?

- A. A reminder to review the policy documents for accuracy
- B. An indication of the commission earned for placing the risk
- C. A description of the broker and insurer's relationship
- D. An explanation of the insurer's underwriting process

Antwort: A

Begründung:
A broker's cover letter commonly reminds the insured to review the policy documents for accuracy and to report any errors, omissions, or required changes immediately. This is not a ceremonial document; it is an important service and E & O control. The policy should be checked for correct named insured, mailing address, risk location, mortgagee or loss payee, coverage limits, deductibles, endorsements, exclusions, vehicle details, drivers, occupancy, and business operations. Option A is not normally the purpose of a client cover letter; the insurer's internal underwriting process is not usually explained in detail. Option B may be relevant in disclosure or relationship transparency contexts, but it is not the standard content being tested.
Option D may apply where commission disclosure is required by regulation or brokerage practice, but it is not the typical core purpose of the cover letter. The strongest answer is C because the cover letter prompts the client to verify the policy and creates evidence that the broker encouraged review. References/topics:
Communication and Service Skills; cover letters, policy delivery, client review, documentation, E & O risk management.

38. Frage
What must an intermediary remember when using a valuation guide to calculate the replacement cost for a dwelling?

- A. There will be increased costs to repair or replace luxury or custom dwellings.
- B. The mortgage value may be less than the cost of replacing the building.

- C. The tool used by each insurer would provide the exact same calculation.
- D. There is no substitute for an on-site inspection by the intermediary.

Antwort: A

Begründung:
When using a valuation guide, the intermediary must remember that luxury or custom dwellings often cost significantly more to repair or replace than standard construction. Valuation tools rely on inputs, assumptions, construction classes, regional cost tables, and average building characteristics. They are useful, but they can understate replacement cost where the dwelling has custom millwork, imported materials, architect-designed features, high-end mechanical systems, unusual layouts, superior finishes, heritage characteristics, or specialized construction. Option C is plainly incorrect because different insurer tools may produce different values depending on methodology and inputs. Option B is true as a general insurance-to-value principle, but it does not specifically address the limitation of valuation guides. Option A overstates the role of an intermediary inspection; an inspection may help identify characteristics, but the key issue in this question is the increased rebuilding cost for custom or luxury dwellings. Accurate replacement cost matters because underinsurance can create coinsurance penalties, inadequate limits, or failure to qualify for guaranteed replacement cost provisions. References/topics: Property Insurance-Exposures; replacement cost valuation, insurance to value, custom dwellings, valuation guide limitations.

39. Frage
What should the intermediary do if the person reporting the claim is not named on the insurance policy?

- A. Attempt to discuss the matter with the client
- B. Contact the police
- C. Send the client a statement of claim
- D. Ask the insurer to add the interested party as an additional insured

Antwort: A

Begründung:
If a claim is reported by someone who is not named on the policy, the intermediary should attempt to discuss the matter with the client. The broker must protect confidentiality, verify authority, and avoid disclosing policy information to an unauthorized person. At the same time, the report may still involve a valid loss, so the broker should not ignore it. Speaking with the named insured allows the intermediary to confirm whether the claim is legitimate, whether the reporting person has authority to act, and whether notice should be forwarded to the insurer. Contacting the police is not automatically required unless the facts suggest crime, injury, fraud, or legal reporting obligations. Sending a statement of claim is incorrect; that is a legal pleading, not a broker response. Adding the reporting party as an additional insured would be inappropriate without underwriting approval, insurable interest, and the insured's instruction. The correct claims-service approach is controlled communication, verification, documentation, and prompt reporting once authority and facts are confirmed. References/topics: Claims; claim reporting, confidentiality, named insured authority, broker communication, claims intake procedure.

40. Frage
An insurer issues a special clause on a property policy for a restaurant which denies coverage unless a sprinkler system is installed and active in the kitchen at the time of a fire loss. What type of clause has the insurer issued?

- A. Requirement
- B. Exclusion
- C. Condition
- D. Subscription

Antwort: C

Begründung:
The clause is a condition because it makes coverage dependent on the insured satisfying a specified obligation: having a sprinkler system installed and active in the kitchen at the time of a fire loss. Conditions are policy provisions that impose duties or requirements on the insured and may affect whether coverage applies if they are breached. Although the clause has a restrictive effect, it is not best classified as an exclusion. An exclusion removes coverage for a defined peril, cause, property, person, or circumstance. Here, the policy is not excluding all restaurant fires; it is requiring a protective safeguard as a precondition to coverage. "Subscription" refers to a situation where multiple insurers participate in a risk, not a policy clause of this nature. "Requirement" is a plain-language description, but the technical wording category is condition.

Brokers must highlight these clauses to clients because failure to maintain protective systems can defeat an otherwise valid claim. References/topics: Property Insurance-Wordings; conditions, protective safeguards, fire protection requirements, policy compliance.

41. Frage
It is critical that an intermediary is always mindful of privacy legislation during which method of sourcing clients?

- A. Tracking of expiry dates
- B. Walk-ins
- C. Upselling
- D. Online marketing

Antwort: D

Begründung:
Online marketing creates the clearest privacy concern because it often involves collecting, storing, analyzing, or using personal information through websites, online forms, cookies, social media campaigns, email lists, quoting portals, and digital lead-generation systems. Insurance intermediaries must be careful that personal information is collected with proper consent, used only for legitimate business purposes, protected from unauthorized access, and not disclosed improperly. Privacy obligations also intersect with electronic communication rules when prospects are contacted through email or digital campaigns. Walk-ins involve personal information too, but the question targets the sourcing method where privacy risk is especially prominent. Upselling normally occurs within an existing client relationship, where the brokerage already has a lawful purpose to hold certain information, though privacy rules still apply. Tracking expiry dates may also require care, especially when expiry information is gathered from prospects or third parties, but online marketing is the most direct and comprehensive privacy exposure listed. The intermediary must ensure marketing activity does not become intrusive, misleading, or non-compliant. References/topics: Sales; privacy compliance, online prospecting, digital marketing, consent, client information handling.

42. Frage
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C130 Fragen Beantworten: https://www.zertpruefung.ch/C130_exam.html

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