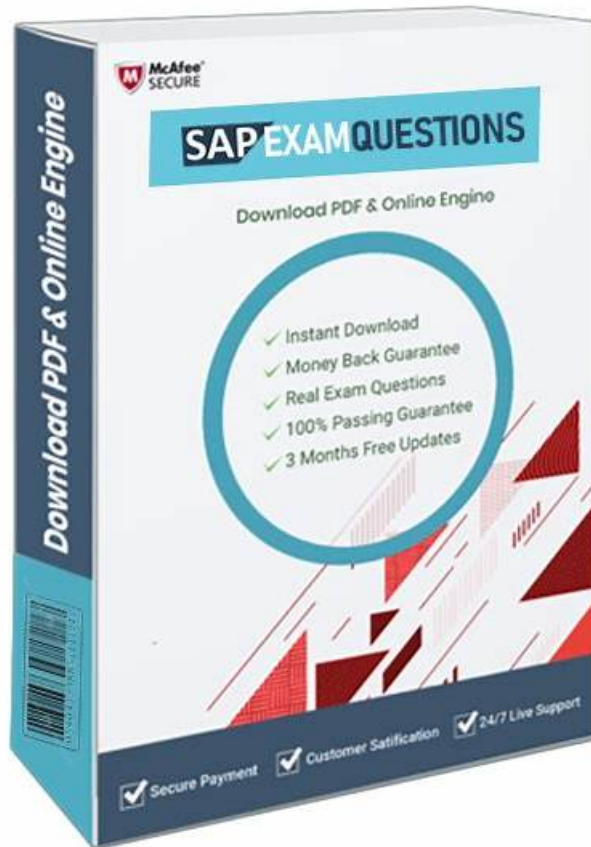


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IIC Principles and Practice of Insurance Sample Questions (Q64-Q69):

NEW QUESTION # 64

Which statement best explains the concept of utmost good faith?

- A. Is a requirement of all legal contracts
- B. Implies the ability to void an insurance policy
- C. Requires a high standard of honesty
- D. Is a lack of conduct that exceeds mere negligence

Answer: C

Explanation:

The principle of utmost good faith (uberrima fides) is fundamental to all insurance contracts. It requires a higher standard of honesty than ordinary commercial agreements because the insurer must rely on the applicant to disclose all material facts that could affect the underwriting decision. The insured has superior knowledge of the risk, and failure to disclose material information can jeopardize the insurer's ability to assess the exposure properly.

Option B is incorrect because utmost good faith is not required in illegal contracts-only in specific types where one party must rely heavily on the full disclosure of the other, such as insurance. Option C is partially related-breaches can lead to policy voidance-but that is a consequence, not the definition. Option D is incorrect because utmost good faith refers to the presence of elevated honesty, not the absence of negligence.

Therefore, the best explanation is A: Requires a high standard of honesty.

NEW QUESTION # 65

What is the effect of perils and hazards on insurance rates for the underwriter?

- A. The rate is determined by the law of large numbers for the hazards listed on the policy
- B. An underwriter may increase the rate if the insured event is likely to increase the hazard
- C. The rate is calculated by multiplying the premium by the amount insured for each peril
- D. An underwriter may use a higher rate if a hazard increases the likelihood of a loss by an insured peril

Answer: D

Explanation:

Hazards are conditions that increase the likelihood or severity of a loss caused by an insured peril.

Underwriters assess hazards (physical, moral, and morale hazards) to determine whether a risk is acceptable and at what price.

If hazards make an insured peril more likely to occur, the underwriter will increase the rate to reflect higher expected losses. This aligns exactly with option C.

Option A is close but incorrectly states "insured event," not "insured peril," and is less precise.

Option B misinterprets the law of large numbers; it applies to loss predictability, not hazard listing.

Option D misunderstands rating-rates are not calculated by multiplying premium by insured value.

Thus, the correct statement is C.

NEW QUESTION # 66

Which role is directly employed by the Canadian property and casualty insurance industry?

- A. Mechanic
- B. Travel agent
- C. Lawyer
- D. Health professional

Answer: C

Explanation:

The Canadian property and casualty (P&C) insurance industry employs a range of specialized professionals who support the underwriting, claims, regulatory, and legal functions necessary for insurance operations.

Lawyers are commonly employed directly by insurers to provide advice on policy interpretation, defend claims litigation, ensure regulatory compliance, draft contracts, and handle disputes. They play a crucial role in the claims process, particularly for liability claims and complex legal matters.

Mechanics, travel agents, and health professionals are not directly employed by the P&C insurance industry.

Mechanics may work with insurers as third-party repair facilities, but they are not typically employees. Travel agents relate to travel services, not insurance employment. Health professionals may support life and health insurers or provide assessments for claims, but they are not ordinarily employed in the property and casualty sector. Therefore, the correct answer is A: Lawyer.

NEW QUESTION # 67

Antonio lights a firecracker and throws it to Brett. Brett tosses it to Sandra. Sandra catches it and throws it to Celina. It explodes in Celina's hands, injuring her. Who is the immediate cause of the loss?

- A. Brett
- **B. Sandra**
- C. Antonio and Brett
- D. Celina and Antonio

Answer: B

Explanation:

In determining liability, the immediate (proximate) cause refers to the most direct, unbroken cause leading to the injury. In this sequence, the firecracker explodes in Celina's hands immediately after she receives it from Sandra. Although Antonio initiated the chain of events and Brett contributed, their actions are more remote.

The last voluntary act that directly placed the dangerous object in the position where it caused harm was Sandra's throw to Celina. Sandra's action is therefore the immediate cause, even though earlier individuals may share legal responsibility in a broader causation analysis.

Option D is incorrect because Celina did not cause her own injury; she merely received the firecracker.

Option C includes Antonio and Brett, but neither was the final actor in the chain.

Therefore, the immediate cause of loss is B: Sandra.

NEW QUESTION # 68

What type of wording is written on a custom basis for a specific situation?

- A. Standard
- B. Treaty
- **C. Manuscript**
- D. Chattel

Answer: C

Explanation:

A manuscript wording is a policy or endorsement crafted specifically for an individual client or an unusual risk exposure. It is custom-written and negotiated between the insurer and the insured (or their broker). These wordings are used when standard forms do not adequately describe or protect a particular exposure, usually for large commercial clients, unique operations, or highly specialized risks.

Option A refers to standard wordings, which are pre-written, commonly used forms approved by insurers or industry bodies.

Option B (chattel) refers to movable personal property, not policy wording.

Option C (treaty) refers to reinsurance agreements between insurers and reinsurers, not client-facing policy forms.

Therefore, the only option describing a custom-written policy wording is D: Manuscript.

NEW QUESTION # 69

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