

IIC C11 Questions - Highly Recommended By Professionals

Exam
Name _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

1) When Thelma's boss said, "What we have here is a morale problem" what was she doing? 1) _____
A) hindsight
B) defining a problem in terms of functional specialty
C) defining a problem in terms of solution
D) confirmation bias
E) diagnosing a problem in terms of symptoms

2) When he heard that turnover was increasing, the human resource manager immediately told the president that salaries would have to be raised. Unfortunately, low pay wasn't the cause of the turnover. Which decision-making error did the manager commit? 2) _____
A) He revealed a confirmation bias.
B) He defined the problem in terms of a solution.
C) He treated sunk costs improperly.
D) He escalated commitment.
E) He exhibited the knew-it-all-along effect.

3) Escalation of commitment to a failing course of action 3) _____
A) only occurs in highly competitive situations.
B) only occurs if the decision-maker was personally responsible for the initial loss.
C) is what defines the occurrence of a risky shift.
D) is the most common outcome of information overload.
E) shows how people may treat sunk costs improperly.

4) According to the anchoring effect, people 4) _____
A) don't adjust successive estimates enough in the face of new information.
B) depend too much on problem solutions developed by others.
C) tend to invest additional resources in an apparently failing course of action.
D) rely too much on the most recent information received.
E) resist problem solutions developed by others.

5) At what part of an organization would an ill-structured problem most likely be encountered? 5) _____
A) Where the bottom of the hierarchy meets the middle
B) The middle of the hierarchy
C) The top of the hierarchy
D) Ill-structured problems are equally likely throughout the organizational hierarchy
E) The bottom of the hierarchy

6) Conventional (i.e. nonelectronic) brainstorming 6) _____
A) is a decision-making technique in which the decision-makers do not meet face-to-face.
B) is a method of training discussion leaders to help groups make more effective decisions.
C) is a technique for evaluating solutions to problems.
D) is more effective at generating ideas than the nominal group technique.
E) is not a very effective technique for generating ideas.

7) You have just applied for a job and when completing the application form you were surprised to see questions about your age and marital status. Such questions would seem to violate equal employment and human rights legislation and not likely to be related to the job. It made you wonder why a company would ask these questions. What is a good explanation for this? 7) _____

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IIC Principles and Practice of Insurance Sample Questions (Q55-Q60):

NEW QUESTION # 55

Which statement reflects how an insurer invests their capital?

- A. Provincial regulations allow insurers to invest in foreign bond markets
- B. There are no restrictions as to how an insurer can invest their capital
- **C. Government regulations specify the types of investments not permitted to insurers**
- D. Insurers are compelled by regulations to invest in non-liquid assets

Answer: C

Explanation:

Insurers in Canada are heavily regulated in the way they invest their capital because they must remain financially strong to pay future claims. Government regulations-federal for federally regulated insurers and provincial for provincially regulated insurers-set out specific investment restrictions, including prohibiting certain high-risk or illiquid investments. These rules protect policyholders by ensuring insurers maintain solvency and liquidity.

Insurers must invest prudently in order to meet long-term obligations, and therefore regulators specify the classes of investments deemed too risky or unsuitable. This includes limits on speculative investments or holdings that could jeopardize stability.

Option A is incorrect because insurers are not required to invest in non-liquid assets; in fact, liquidity is important.

Option B is incorrect; although some foreign investments may be allowed, the statement is not a broad principle of regulation.

Option C is incorrect because insurers face significant restrictions, not complete freedom.

Thus, D is the correct answer.

NEW QUESTION # 56

Which type of clause grants additional protection to the entity that has a registered interest on real property?

- A. Additional interest clause
- **B. Mortgage clause**
- C. Lienholder clause
- D. Bailee clause

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A mortgage clause is a specialized provision within property insurance policies that protects the financial interest of a mortgagee-typically a bank or lending institution-when real property is used as collateral for a loan. Under the Principles and Practice of Insurance, this clause creates a separate contract of insurance between the mortgagee and the insurer. This is critical because it ensures that the mortgagee's protection remains intact even if the insured violates policy conditions (such as failing to maintain the property or committing fraud).

This clause ensures that any loss settlement will first satisfy the mortgagee's insurable interest before any residual payment goes to the property owner. It also obligates the insurer to notify the mortgagee of policy cancellation or material changes, providing the lender an opportunity to take protective measures, such as force-placed insurance.

The mortgage clause is distinct from other clauses: a bailee clause relates to property held by others for repair or cleaning, an alienholder clause is used for movable property like automobiles, and an additional interest clause offers limited notice but not the full contractual protection afforded to a mortgagee. Thus, the correct and most protective clause for real property is B. Mortgage clause.

NEW QUESTION # 57

If the net premium is \$4,000 and the broker's commission is 20%, what is the policy premium?

- A. \$6,500
- B. \$3,200
- **C. \$5,000**
- D. \$4,500

Answer: C

Explanation:

A net premium is the amount remaining after commission is deducted. Therefore, the policy premium must be higher than the net premium, because the insurer must pay the broker their commission out of the gross premium.

Formula:

$\text{Net Premium} = \text{Policy Premium} \times (1 - \text{Commission Rate})$

$4,000 = P \times 0.80$

$4,000 = P \times 0.80$
 $P = \frac{4,000}{0.80} = 5,000$

Thus, the policyholder must be charged \$5,000, so that:
\$1,000 (20%) goes to the broker, and
\$4,000 remains as the net premium for the insurer.

Correct answer: C: \$5,000.

NEW QUESTION # 58

What should the broker provide in the broker report?

- A. Their suggested premium for the client
- B. The client's past premium and deductibles
- C. Any personal knowledge of the client
- D. Comparable accounts to assist the insurer in rating

Answer: C

Explanation:

A broker report accompanies an application submitted to an insurer. Its purpose is to give the underwriter helpful background information to properly assess the risk. The broker is expected to provide personal knowledge of the client that may not be evident from the application itself, such as reputation, financial responsibility, prior behaviour, and risk-management practices. This information can significantly influence underwriting decisions.

Option A is incorrect—the insurer, not the broker, determines premium.

Option C may be included if relevant, but it is not the essential purpose of a broker report.

Option D (comparable accounts) is not standard practice; insurers rely on their own rating manuals and actuarial data.

Thus, the most appropriate and expected content in a broker report is personal knowledge of the client, making B the correct answer.

NEW QUESTION # 59

What are many of the statutory conditions designed to accomplish?

- A. Shift the onus of proof from the insured to the insurer
- B. Outline the steps to take to cancel the policy
- C. Provide clarity on the intent of the policy
- D. State how PIPEDA applies to the insured and insurer

Answer: C

Explanation:

Statutory conditions exist in property insurance legislation across Canadian provinces to ensure that insurers and insureds operate with clarity, transparency, and fairness. These conditions outline important duties such as:

Requirements for notice of loss

Duties after a loss

Conditions for voiding coverage

Fraud provisions

Replacement and salvage rules

Their main purpose is to clarify the intent of the policy and give certainty to the terms and obligations of both parties. Because statutory conditions are mandated by law, they ensure uniform standards across all insurers and prevent inconsistent or unclear policy interpretations.

Option B is only a small subset of what statutory conditions address.

Option C is incorrect—privacy legislation like PIPEDA is separate from insurance statutory conditions.

Option D is incorrect; statutory conditions do not alter legal burden-of-proof standards.

Thus, the best answer is A.

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