

# C11 Latest Exam Practice | Real C11 Question



## CIP Program Examination

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Sample Exam

### C11 Principles and Practice of Insurance

#### IMPORTANT

The time allowed for this exam is 3 hours.

Total marks: 200

**You must hand in this paper** and any paper used for rough work to the supervisor when you leave the examination room. Failure to do so may result in disqualification.

#### Section A: Multiple-Choice Questions

Question 1. For the following multiple-choice questions, fill in the circle of the letter that identifies the most correct answer.

Example: Ⓐ Ⓑ ● Ⓒ Ⓓ

**DO NOT MARK THE ANSWERS ON THESE PAGES.  
USE THE FIRST PAGE OF YOUR ANSWER BOOK.**

1. Insurance was developed as a result of the existence of
- (A) hazards.
  - (B) indemnity.
  - (C) loss.
  - (D) risk.

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## IIC Principles and Practice of Insurance Sample Questions (Q54-Q59):

### NEW QUESTION # 54

Which factor could explain poorer performance of renewal clients as opposed to new business clients?

- A. More strict underwriting criteria for renewal risks
- B. Reinsurance only being available on renewal policies
- C. New business clients limit claims in order to keep premiums low
- D. An automated renewal process

**Answer: C**

Explanation:

New business clients often want to present themselves as low-risk to secure better premium rates. As a result, they may be cautious about reporting small claims or may practice better loss prevention—at least initially.

This can make new business perform better from a loss-ratio perspective.

However, renewal clients may become less cautious over time or more willing to submit smaller claims once they are already insured.

Additionally, insurers sometimes relax underwriting scrutiny on renewals compared to new applications, which can further widen performance differences.

Option A (automated renewals) does not inherently affect claims behaviour.

Option B is incorrect—renewal underwriting is typically less strict, not more.

Option C is false; reinsurance availability does not differ based on new vs. renewal status.

Thus, the factor most likely contributing to poorer renewal performance is D: New business clients limit claims to keep premiums low, improving their initial results relative to renewals.

If you have Questions 85 onward, feel free to send them!

### NEW QUESTION # 55

George emails his cousin offering to buy her textbooks for \$500. He states that unless she replies "no," they have a deal. Which essential element of a binding contract is missing?

- A. Capacity to contract
- B. Legality of object
- C. Consideration
- D. Offer and acceptance

**Answer: D**

Explanation:

For a legally binding contract, there must be offer and acceptance—a clear proposal and a clear, communicated acceptance. In this case, George attempts to treat silence as acceptance. According to contract law, silence cannot constitute acceptance, unless there is a prior agreement between the parties stating otherwise. Because his cousin has not actively communicated acceptance, the contract remains incomplete.

Option A is incorrect—consideration exists (money in exchange for books).

Option B is irrelevant—buying textbooks is legal.

Option C does not apply—George is 18 and has legal capacity in Alberta.

The missing element is acceptance, so the correct answer is D.

### NEW QUESTION # 56

What is generally the third step in responding to a privacy breach?

- A. Evaluate the risks associated with the breach
- B. Contain the breach and assess ways to reduce harm
- C. Investigate how the breach happened and prevent recurrence
- D. Determine who needs to be notified and send notices

**Answer: A,C,D**

Explanation:

The typical privacy-breach response sequence used in Canadian insurance organizations follows four steps:

Contain the breach and secure the data (stop further exposure).  
Evaluate the risks- determine sensitivity of data, potential harm, affected individuals, and severity.  
Notify those who must be informed (affected clients, regulators, privacy commissioners, insurers, or law enforcement).  
Prevent recurrence- investigate causes and implement corrective measures.  
Since Step 1 is containment and Step 2 is risk evaluation, the third step is notification.  
Therefore, the correct answer is C.

#### NEW QUESTION # 57

What is binding authority?

- A. Equivalent to an insurer's cover note
- B. Agreement between an insurer and an insured regarding reinsurance
- C. List of clients who the broker can contact for coverage
- **D. Permission to confirm coverage before submitting it to the insurer**

**Answer: D**

Explanation:

Binding authority is the authority an insurer grants to a broker or agent, allowing the intermediary to bind coverage on the insurer's behalf before the insurer has formally reviewed the application. When an intermediary has binding authority, they can confirm that coverage is in force immediately, subject to the terms granted by the insurer. This is crucial for situations requiring quick coverage, such as real estate closings, automobile purchases, or commercial contract deadlines.

Option A is incorrect because a cover note is the document issued after binding coverage—not the binding authority itself. Option B is incorrect because binding authority has nothing to do with permission to contact clients. Option D is completely unrelated, as reinsurance agreements occur between insurers, not insureds.

Therefore, the correct description of binding authority is permission granted to an intermediary to bind coverage on behalf of the insurer, which is option C.

#### NEW QUESTION # 58

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

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

**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 # 59

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


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