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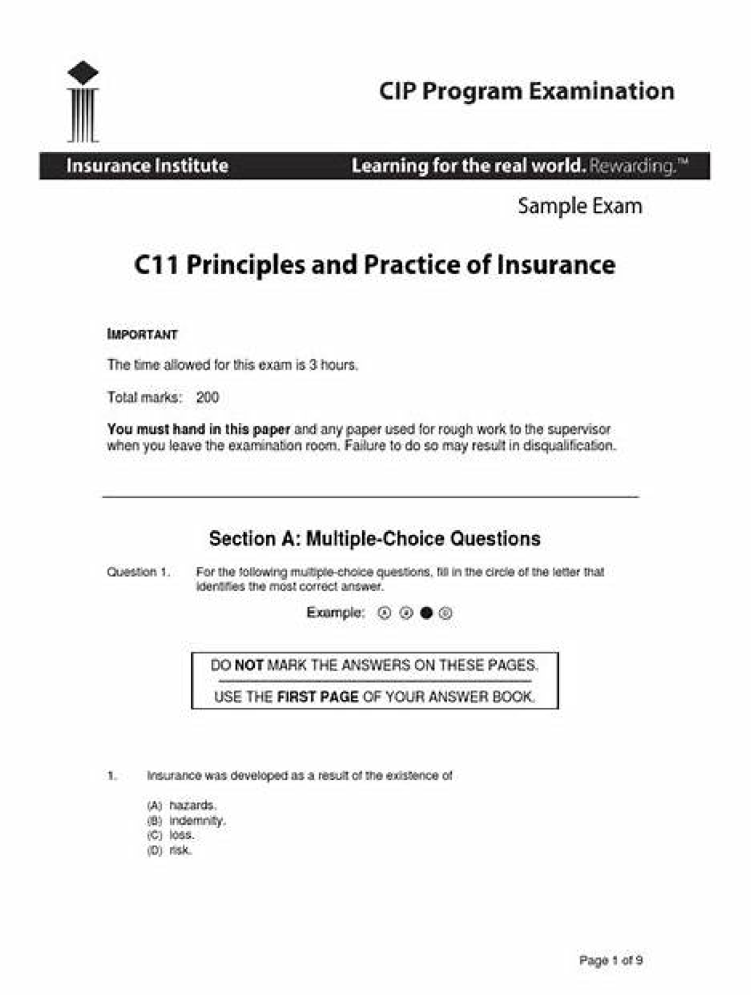

CIP Program Examination

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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.

Page 1 of 9

我們都很清楚 IIC C11 認證考試在IT行業中的地位是駐足輕重的地位，但關鍵的問題是能夠拿到IIC C11的認證證書不是那麼簡單的。我們很清楚地知道網上缺乏有高品質的準確性高的相關考試資料。Testpdf的考試練習題和答案可以為一切參加IT行業相關認證考試的人提供一切所急需的資料。它能時時刻刻地提供你們想要的資料，購買我們所有的資料能保證你通過你的第一次IIC C11認證考試。

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>> C11熱門認證 <<

C11考古題介紹，C11認證考試解析

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最新的 Chartered Insurance Professional (CIP) C11 免費考試真題 (Q81-

Q86):

問題 #81
Which action reduces a hazard?

- A. Shutting off sprinkler systems during renovations
- B. Installing anti-slip floor tile in the hallway
- C. Removing protective packaging around items being moved
- D. Using high beams at night on a busy highway

答案：B

解題說明：
A hazard is a condition that increases the likelihood or severity of a loss. Installing anti-slip flooring reduces the chance of slips and falls, thereby reducing a hazard. This is an example of loss prevention-altering physical conditions to make an environment safer.
Option B increases danger because high beams on a busy highway can blind other drivers. Option C significantly increases fire hazard because sprinkler systems provide automatic fire suppression. Option D exposes items to damage during transit, increasing rather than decreasing hazard.
Therefore, the only option that clearly reduces a hazard is A: installing anti-slip floor tile.

Name	Position
Simone	Owner of liability risk
Denis	Broker
Alan	Administrative Manager of insurer
Cathy	Chief Executive Officer of insurer

問題 #82
When one reinsurer cedes part of its business to another reinsurer, what is the second reinsurer called?

- A. Retrocessionaire
- B. Primary Insurer
- C. Cessionaire
- D. Alternate Insurer

答案：A

解題說明：
In the structure of reinsurance practices explained inPrinciples and Practice of Insurance, aretrocessionaireis the reinsurer that accepts risk from another reinsurer. This occurs through a process calledretrocession, where a reinsurer (the retrocedent) transfers a portion of its assumed risk to another reinsurer to further spread exposure and maintain solvency stability.
The terminology is important:
Theprimary insurerissues the original policy to the insured.
Thereinsurer(cessionaire) accepts risk from the primary insurer.
When that reinsurer then cedes part of the risk again, the receiving party is theretrocessionaire.
Retrocession is essential in risk-management frameworks because it allows reinsurers to diversify exposures and avoid concentration risks from catastrophic events. Therefore, the correct term for the second reinsurer isC. Retrocessionaire.

問題 #83
Which financial outcome would be expected when engaging in a speculative risk?

- A. No possibility of gain
- B. Possibility of gain only
- C. No possibility of loss
- D. Possibility of either gain or loss

答案：D

解題說明：

In insurance terminology, aspeculative riskis a situation where there is a possibility of either financial gain or financial loss, depending on how events unfold. This is what makes it different from apure risk, where the only possible outcomes are loss or no loss (but never a profit). Examples of speculative risk include investing in the stock market, starting a business, or buying foreign currency. In each of these situations, you may end up with a profit, break even, or suffer a loss.
Because speculative risks involve the potential for profit, they are generally not insurable. Insurance is designed to respond to pure risks, such as the risk of fire damaging a building, or a car accident causing injury or property damage. In those cases, there is no opportunity for financial gain from the event itself-only the chance of economic loss or no loss at all.
Therefore, the defining characteristic of speculative risk, and the correct answer to this question, is the possibility of either gain or loss, which is captured by option D.

問題 #84
Deanna owns a house worth $1,000,000 but chooses to insure it for $500,000. What clause might prevent her from being fully reimbursed in the event of a loss?

- A. Subscription
- B. Contribution
- C. Coinsurance
- D. Forfeiture

答案：C

解題說明：
The coinsurance clause requires the insured to carry insurance equal to a specified percentage (commonly
80%, 90%, or 100%) of the property's value. If the insured carries less than the required amount, they become a coinsurer and share in any partial loss. This prevents underinsurance and encourages insureds to maintain adequate coverage levels.
Here, Deanna insures a $1,000,000 property for only $500,000-50%. If the policy requires 80% coinsurance, she should be carrying at least $800,000. Because she does not, she will not be fully reimbursed for partial losses; her payment will be reduced proportionally based on the coinsurance formula.
Option A (forfeiture) applies to breaches of policy conditions. Option C (contribution) applies when multiple insurers cover the same risk. Option D (subscription) applies when several insurers share a single risk by percentage participation.
Thus, the clause that could reduce Deanna's recovery is B: Coinsurance.

問題 #85
What is the correct placement of statutory conditions to their respective insurance policy?

A	B	C
Rights of examination	Action	Prohibited use by insured

- A. A: automobile, B: accident & sickness, C: fire
- B. A: fire, B: accident & sickness, C: automobile
- C. A: accident & sickness, B: fire, C: automobile
- D. A: accident & sickness, B: automobile, C: fire

答案：B

解題說明：
In Canadian insurance law,statutory conditionsapply differently depending on the class of insurance:
Fire insurance policiescontainStatutory Conditionsunder provincial Insurance Acts.
Accident & sickness policiescontainStatutory Conditionsspecific to health and travel insurance.
Automobile insuranceincludesStatutory ConditionsorGeneral Conditions(depending on the province).
The table shown in your image lists headings:
A: Rights of examination,B: Action,C: Prohibited use by insured.
These correspond directly to statutory condition categories found infire insuranceandaccident & sickness insurance, not automobile.
The correct ordering is:
A = Fire,B = Accident & Sickness,C = Automobile.
This matches optionB.

問題 #86

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IT認證考生大多是工作的人，由於大多數考生的時間花了很多時間在學習，Testpdf IIC的C11的考試資料對你的時間相對寬裕，我們會針對性的採取一些考古題中的一部分，他們需要時間來參加不同領域的認證培訓，各種不同培訓費用的浪費，更重要的是考生浪費了寶貴的時間。在這裏，我們推薦一個很好的學習資料網站，而且網站上的部分測試資料是免費的，重要的是真實的模擬練習可以幫助你通過 IIC的C11的考試認證，Testpdf IIC的C11的考試資料不僅可以節約你的時間成本，還可以讓你順利通過認證，你沒有理由不選擇。

C11考古題介紹: https://www.testpdf.net/C11.html

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