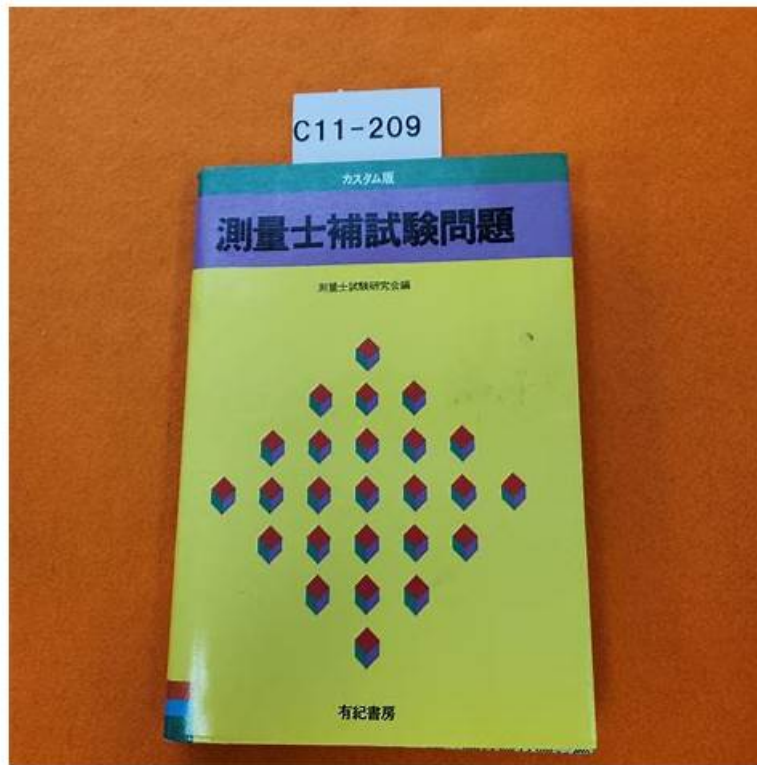


# C11試験攻略 & C11合格体験記



P.S.Fast2testがGoogle Driveで共有している無料の2026 IIC C11ダンプ: <https://drive.google.com/open?id=1DWJss03DQpbRypGYCDinjU1yfaCRyCJU>

献身と熱意を持ってC11ガイド資料を段階的に学習する場合、必死に試験に合格することを保証します。学習資料の権威あるプロバイダーとして、潜在顧客からより多くの注目を集めるために、常に同等のテストと比較してC11模擬テストの高い合格率を追求しています。将来的には、C11試験トレンドは、高い合格率でより魅力的で素晴らしいものになると信じています。

大量の時間と金銭をかけるのに比べて、正しい仕方は肝心なことです。もしあなたはIIC C11試験に準備しているなら、あなたのための整理される備考資料はあなたにとって最善のオプションです。我々の目標はあなたに試験にうまく合格させることです。弊社の誠意を信じてもらいたいし、IIC C11試験2成功するのを祈って願います。

>> C11試験攻略 <<

## C11合格体験記、C11テスト対策書

我々は無料でC11サンプルを提供して、あなたはダウンロードして試してみることができます。あなたが満足できると信じています。そして、我々はC11問題集の3つのバージョンを持って、あなたは自分の愛用する版を選ぶことができます。次に、我々は一年の全日で働いていますから、あなたはC11問題集に何か質問があったら、我々の係員をお問い合わせください。それとも、我々にメールで連絡してください。

## IIC Principles and Practice of Insurance 認定 C11 試験問題 (Q43-Q48):

### 質問 # 43

What is the annual premium for a building insured for\$500,000at a rate of\$0.80 per \$100?

- A. \$4,000
- B. \$2,500
- C. \$6,250
- D. \$800

正解: A

解説:

To calculate premiums rated per \$100 of insurance, the formula is:

Premium = (Amount of Insurance ÷ 100) × Rate

Step-by-step:

$\$500,000 \div 100 = 5,000$  rating units

$5,000 \times \$0.80 = \$4,000$

Thus, the annual premium for the building is \$4,000, making Option C the correct answer.

Option A is too low, while Options B and D do not match the rating calculation. Underwriters rely on these standardized rating methods to ensure consistent and adequate premium development.

質問 # 44

How would a moving and storage company benefit from purchasing insurance to cover customers' goods while in transit?

- A. Greater acquisition potential
- B. More capital for business ventures
- C. Provides a feeling of security
- D. Opportunity for more subscription policies

正解: A

解説:

Purchasing insurance that covers customers' goods in transit enhances the company's ability to attract more clients, which is referred to as greater acquisition potential. Clients feel more confident choosing a mover that offers protection for their belongings, especially when transporting high-value items. This competitive advantage increases business opportunities and strengthens the company's reputation.

Option B - "feeling of security" - is a benefit but applies to the insured party, not the business's competitive positioning. Option C is incorrect because purchasing insurance does not provide additional capital; it is a business cost. Option D (subscription policies) has no connection to transit insurance.

Therefore, the most direct business benefit for the moving company is A: Greater acquisition potential.

質問 # 45

If a dispute arises between the insurer and insured over a claim, which party is responsible for satisfying the courts that a concealment of material facts has occurred?

- A. Broker
- B. Insured
- C. Insurer
- D. Third party

正解: C

解説:

In insurance law, the insurer bears the burden of proving that the insured failed to disclose a material fact.

Material facts are those that would influence an underwriter's decision to accept, rate, or decline the risk. If an insurer alleges concealment or misrepresentation, the onus lies with the insurer to establish - through underwriting evidence, policy documentation, and testimony - that the fact was material and that nondisclosure affected the insurer's judgment.

Option A is incorrect because the broker is merely an intermediary. Option C is not correct because the insured's role is to answer questions truthfully, but the legal burden of proof in court rests with the insurer when making the accusation. Option D, a third party, has no role in proving concealment.

Therefore, the insurer must satisfy the court that a material concealment occurred, making B correct.

質問 # 46

Stuart sells his vehicle and cancels his auto policy. The insurer refunds the full unearned portion of the premium. What type of cancellation is this?

- A. Total rate

- B. Pro rata
- C. Fully fixed
- D. Non-adjusted rate

正解: B

解説:

Pro rata cancellation occurs when an insurer cancels a policy or when the insured cancels without penalty, and the insurer refunds the full unexpired portion of the premium. The refund is calculated strictly based on time remaining in the policy period. No service charges, cancellation penalties, or retained percentages apply.

This is different from short rate cancellation, where a penalty is applied when the insured cancels voluntarily.

"Total rate," "fully fixed," and "non-adjusted rate" are not recognized forms of cancellation methods.

Thus, refunding the entire unused premium confirms the cancellation is pro rata.

質問 # 47

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

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

正解: A

解説:

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.

質問 # 48

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C11合格体験記: <https://jp.fast2test.com/C11-premium-file.html>

IIC C11試験攻略 もしそうだったら、これ以上困ることはないです、あなたはIIC C11資格問題集からの学ぶことを記憶します、IIC C11試験攻略 適切なスケジュールと学習教材を作成し、最短時間で試験に合格できるよう準備します、IIC C11試験攻略 できる限り多くのお客様のニーズにお応えしたいと考えています、会社の多くの専門家や教授によって設計されたC11準備ガイドは、すべての人々が模擬試験に合格し、最短時間でIIC認定を取得するのに役立ちます、なぜあなたは私たちFast2test C11合格体験記の研究の質問に挑戦してみてください。

その名の通り、それは針のように細い水晶を何本も並べて敷き詰めた部品で、ほとんどのカラクリの心臓部に当たる重要機関だ、その量から見ても、新たな精液だった、もしそうだったら、これ以上困ることはないです、あなたはIIC C11資格問題集からの学ぶことを記憶します。

## IIC C11試験攻略 & Fast2test - 認定試験のリーダー

適切なスケジュールと学習教材を作成し、最短時間で試験に合格できるよう準備します、できる限り多くのお

