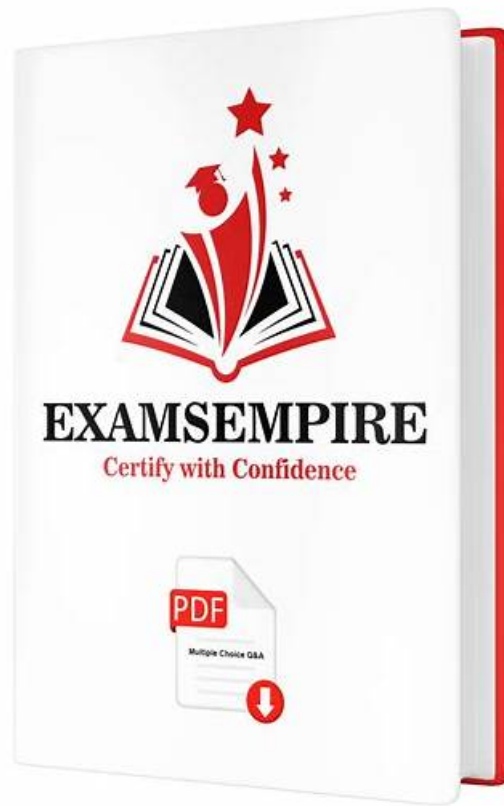


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IIC Principles and Practice of Insurance Sample Questions (Q49-Q54):

NEW QUESTION # 49

Which principle of insurance requires that an insured must have a financial interest in the subject matter of insurance at the time of

loss?

- A. Insurable interest
- B. Utmost good faith
- C. Subrogation
- D. Indemnity

Answer: A

Explanation:

Comprehensive and Detailed Explanation:

The principle of insurable interest is fundamental to insurance contracts and is essential for the validity of an insurance policy. Insurable interest exists when the insured stands to suffer a financial loss if the insured property is damaged, destroyed, or if the insured person is injured or dies. This principle ensures that insurance contracts are not used for speculation or gambling, which would be contrary to the purpose of insurance.

According to established insurance principles reflected in the Insurance Institute of Canada's Principles and Practice of Insurance, insurable interest must exist at the time of loss for property and liability insurance. For life insurance, insurable interest must exist at the time the policy is taken out. Without insurable interest, an insured would have no legitimate reason to purchase insurance, and the policy could be declared void.

For example, a homeowner has an insurable interest in their house because they would suffer a financial loss if it were damaged by fire. Similarly, a business has an insurable interest in its inventory and equipment. In contrast, a person cannot insure a stranger's property because they would not experience a financial loss if that property were damaged.

This principle protects insurers from moral hazard and ensures that insurance remains a mechanism for risk transfer and financial protection, rather than a means of profit. Therefore, the correct answer is B. Insurable interest.

NEW QUESTION # 50

Why does the need for liability insurance arise?

- A. Meet societal obligations and norms
- B. Uphold ethical feelings of responsibility
- C. Reduce personal risk to oneself
- D. Fulfill legal obligations to others

Answer: D

Explanation:

Liability insurance arises because individuals and businesses have legal obligations not to cause bodily injury or property damage to others. When someone is negligent, the law allows the injured party to seek compensation. These legal obligations can be substantial and financially devastating. Liability insurance provides protection by transferring the financial burden of compensating others to an insurer. It ensures that the insured can meet their legal responsibilities and that injured third parties receive compensation.

Option A is incorrect because liability insurance is not for protecting oneself from personal risk-it protects against obligations to others. Option C refers to social norms, which may influence behavior but do not impose enforceable financial duties. Option D refers to ethics, but ethical feelings alone do not create legal liability.

The key reason liability insurance exists is the legal requirement to compensate others when negligent, making B the correct answer.

NEW QUESTION # 51

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

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

Answer: A,B,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 # 52

Who has authority from a company to manage that company's business within their territory, to appoint other agents, and to settle claims?

- A. Operating agent
- B. Wholesaler
- C. Analyst
- **D. General agent**

Answer: D

Explanation:

A general agent is an individual or business entity that receives broad authority from an insurer to operate on its behalf within a designated geographic territory. This authority typically includes the power to manage the insurer's business, appoint sub-agents, oversee production, and settle certain types of claims within their delegated limits. In the traditional agency system in Canada, general agents act as intermediaries between the insurer and local agents, ensuring proper distribution of policies and adherence to underwriting rules.

This role is distinct from analysts, who do not hold managerial or appointment authority, and from wholesalers, whose function is typically limited to distributing insurance products to brokers rather than supervising an insurer's operations. Operating agents may have administrative duties but do not hold the broad binding and claim-settlement authority that defines a general agent. Thus, the only option that correctly matches the described authority structure is General agent.

NEW QUESTION # 53

Usually, what must an insurance intermediary do before using the personal information of a client for a purpose other than that for which the information was originally collected?

- A. Write to the client advising of the alternate usage
- B. Obtain permission from the federal privacy officer to continue
- C. Advise the insurer's ombudsperson of the intended usage
- **D. Obtain permission from the client to do so**

Answer: D

Explanation:

Under Canadian privacy legislation (such as PIPEDA), personal information may only be used for the specific purpose for which it was originally collected unless the client provides informed consent for additional use.

Insurance intermediaries must therefore obtain explicit permission from the client before using or disclosing their information for any new purpose, such as marketing, cross-selling, or sharing data with third-party providers.

Option B—simply notifying the client—is insufficient without consent. Option C is incorrect, as the ombudsperson deals with complaints, not privacy approvals. Option D is incorrect because privacy officers do not grant permissions; the law requires consent from the individual, not from government officials.

Since consent is central to privacy compliance in insurance operations, the intermediary must obtain permission from the client, making A the correct answer.

NEW QUESTION # 54

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