


# IIC C11 PDF Questions



**CIP Program Examination**

**Insurance Institute**      **Learning for the real world. Rewarding.™**

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: ☐ A ☐ B ☒ C ☐ D

**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

The most important is that you just only need to spend 20 to 30 hours on practicing C11 exam questions before you take the exam, therefore you can arrange your time to balance learning and other things. Of course, you care more about your test pass rate. We offer you more than 99% pass guarantee if you are willing to use our C11 test guide and follow our plan of learning. If you fail to pass the exam with our Principles and Practice of Insurance torrent prep, you will get a full refund. However, if you want to continue studying our course, you can still enjoy comprehensive services through C11 Torrent prep. We will update relevant learning materials in time .And we guarantee that you can enjoy a discount of more than one year.

As we all know, HR form many companies hold the view that candidates who own a C11 professional certification are preferred, because they are more likely to solve potential problems during work. And the C11 certification vividly demonstrates the fact that they are better learners. Concentrated all our energies on the study C11 learning guide we never change the goal of helping candidates pass the exam. Our C11 test questions' quality is guaranteed by our experts' hard work. So what are you waiting for? Just choose our C11 exam materials, and you won't be regret.

>>> C11 Free Download Pdf <<<

## C11 Valid Braindumps Sheet, C11 Reliable Test Bootcamp

TestPassKing C11 exam dumps offer a full refund if you cannot pass C11 certification on your first try. This is a risk-free guarantee currently enjoyed by our more than 90,000 clients. We can assure that you can always count on our braindumps material. We are proud to say that our C11 Exam Dumps material to reduce your chances of failing the C11 certification. Therefore, you are not only saving a lot of time but money as well.

## IIC Principles and Practice of Insurance Sample Questions (Q12-Q17):

### NEW QUESTION # 12

Samuel is a broker who does NOT have claims-handling authority. He received a call from an insured at the scene of an auto accident. The insured was upset, and Samuel reassured her that everything would be fine because she had coverage. Later, the insurer denied the claim due to impaired driving. What should Samuel have done differently?

- A. Told the insured that the insurer would have to investigate before he could answer her concerns
- B. Told the insured to take immediate responsibility for the accident to uphold utmost good faith
- C. Asked to speak to the police officer at the scene to determine legal implications
- D. Asked the insured more details and informed her the claim would not be covered

**Answer: A**

Explanation:

Brokers without claims-handling authority must be extremely careful in the statements they make to insureds, especially at the time of a loss. Samuel improperly promised coverage, something he had neither the authority nor sufficient information to confirm. Claims are determined by the insurer based on policy wording, exclusions, and investigation. The proper action would have been to reassure the insured emotionally while clearly stating that the insurer must first investigate the circumstances before any determination of coverage can be made.

Option B is inappropriate; the insured should not admit liability at the scene. Option C is improper because a broker has no authority to intervene in a police investigation. Option D is also incorrect; Samuel cannot deny coverage, as this is solely the insurer's role. Therefore, the only correct response is A, which aligns with proper professional conduct and avoids misrepresentation.

### NEW QUESTION # 13

What is the definition of subrogation?

- A. The process allowing an insurer that paid a claim to recover the amount from the legally responsible party
- B. The right of the insurer to take action against the insured in cases of fraud
- C. A promise by one party to release another from responsibility in exchange for money
- D. The full payout an insurer makes before receiving the deductible

**Answer: A**

Explanation:

Subrogation allows an insurer that has indemnified an insured to pursue recovery from the party legally responsible for the loss. It prevents the insured from collecting twice and shifts the financial burden back to the negligent third party. Subrogation is a fundamental principle tied to indemnity.

Option A describes insurer action in fraud cases—not subrogation.

Option B is incorrect; deductibles are always retained by the insured, not reimbursed later.

Option C describes a release or waiver, not subrogation.

Thus, the correct definition is D.

[Insurance as a Contract - Utmost Good Faith / Material Facts]

### NEW QUESTION # 14

Why does the need for liability insurance arise?

- A. Uphold ethical feelings of responsibility
- B. Meet societal obligations and norms
- 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 # 15

Which action reduces a hazard?

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

**Answer: D**

Explanation:

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

### NEW QUESTION # 16

What should an insurer do if it wishes to have additional terms incorporated in an interim cover?

- A. Avoid releasing an interim cover prior to policy inception
- B. Set the terms down in writing
- C. Rely on Statutory Conditions / General Conditions
- D. Verbally declare its intent to the intermediary

**Answer: B**

Explanation:

Interim covers-also called binders or cover notes-are legal proof of temporary coverage. Because they function as contracts, any additional terms the insurer wishes to impose must be clearly written and communicated to the insured at the time coverage is bound. Courts consistently require that policy terms be in writing to be enforceable, especially when modifying or restricting standard coverage.

Option B is incorrect because verbal instructions can lead to disputes and are not enforceable under contract law or statutory requirements. Option C is incorrect because statutory conditions apply automatically but do not add insurer-specific terms. Option D is unrelated-interim covers exist precisely to provide immediate insurance before the policy is issued.

Therefore, if the insurer wants additional conditions or limitations to apply, they must be set down in writing as part of the interim contract, making A the correct answer.

### NEW QUESTION # 17

.....

TestPassKing is a leading platform that has been helping the C11 exam candidates for many years. Over this long time period, countless C11 exam candidates have passed their dream Principles and Practice of Insurance certification and they all got help from valid, updated, and Real C11 Exam Questions. So you can also trust the top standard of TestPassKing C11 exam dumps and start C11 practice questions preparation without wasting further time.

**C11 Valid Braindumps Sheet:** <https://www.testpassking.com/C11-exam-testking-pass.html>

C11 free study material can give you some reference, For some examinees, if you are determined to enter into IIC C11 Valid

Then double click the Unit Price field to add it C11 Reliable Test Bootcamp to your expression, Built into all Office for iPad apps is the ability to import or share Office documents and files via email, but seamless file C11 Lab Questions syncing and sharing is more efficient using a OneDrive account, which is offered to anyone.

C11 Free Study Material can give you some reference, For some examinees, if you are determined to enter into IIC company or some companies who are the product agents C11 of IIC, a good certification will help you obtain more jobs and high positions.

In order to serve you better, we have offline and online chat service stuff, and any questions about C11 training materials, you can consult us directly or you can send your questions to us by email.

- [illegible]