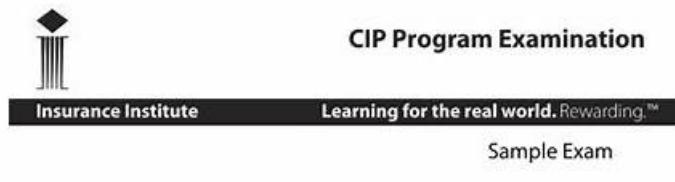


IIC C11 PDF Questions



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

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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.

TestPassKingPosition	
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

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