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- Exam
Name _____
- MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.**
- 1) When Thelma's boss said, "What we have here is a morale problem" what was she doing? 1) _____
 - A) hindsight
 - B) defining a problem in terms of functional specialty
 - C) defining a problem in terms of solution
 - D) confirmation bias
 - E) diagnosing a problem in terms of symptoms
 - 2) When he heard that turnover was increasing, the human resource manager immediately told the president that salaries would have to be raised. Unfortunately, low pay wasn't the cause of the turnover. Which decision-making error did the manager commit? 2) _____
 - A) He revealed a confirmation bias.
 - B) He defined the problem in terms of a solution.
 - C) He treated sunk costs improperly.
 - D) He escalated commitment.
 - E) He exhibited the knew-it-all-along effect.
 - 3) Escalation of commitment to a failing course of action 3) _____
 - A) only occurs in highly competitive situations.
 - B) only occurs if the decision-maker was personally responsible for the initial loss.
 - C) is what defines the occurrence of a risky shift.
 - D) is the most common outcome of information overload.
 - E) shows how people may treat sunk costs improperly.
 - 4) According to the anchoring effect, people 4) _____
 - A) don't adjust successive estimates enough in the face of new information.
 - B) depend too much on problem solutions developed by others.
 - C) tend to invest additional resources in an apparently failing course of action.
 - D) rely too much on the most recent information received.
 - E) resist problem solutions developed by others.
 - 5) At what part of an organization would an ill-structured problem most likely be encountered? 5) _____
 - A) Where the bottom of the hierarchy meets the middle
 - B) The middle of the hierarchy
 - C) The top of the hierarchy
 - D) Ill-structured problems are equally likely throughout the organizational hierarchy
 - E) The bottom of the hierarchy
 - 6) Conventional (i.e. nonelectronic) brainstorming 6) _____
 - A) is a decision-making technique in which the decision-makers do not meet face-to-face.
 - B) is a method of training discussion leaders to help groups make more effective decisions.
 - C) is a technique for evaluating solutions to problems.
 - D) is more effective at generating ideas than the nominal group technique.
 - E) is not a very effective technique for generating ideas.
 - 7) You have just applied for a job and when completing the application form you were surprised to see questions about your age and marital status. Such questions would seem to violate equal employment and human rights legislation and not likely to be related to the job. It made you wonder why a company would ask these questions. What is a good explanation for this? 7) _____

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IIC Principles and Practice of Insurance Sample Questions (Q80-Q85):

NEW QUESTION # 80

What type of company has the authority to bind coverage for a specific line of business as outlined by an insurer?

- A. Cover holder
- B. Reinsurer
- C. Syndicate mutual
- D. Factory mutual

Answer: A

Explanation:

A cover holder is a business entity authorized by an insurer-most often within the Lloyd's structure-to bind coverage, issue policies, collect premiums, and sometimes handle claims for specific lines of business. This authority is granted through a binding authority agreement, which outlines the scope of operations, underwriting limits, and compliance requirements. Cover holders extend the market reach of insurers while maintaining oversight through strict reporting and audit mechanisms.

A reinsurer assumes risk from insurers but does not issue retail policies or bind coverage for individual clients. A factory mutual is a specialized mutual insurer focusing on highly protected risks, not delegated binding authority. A syndicate mutual is not a recognized category in Canadian P&C operations. Since only a cover holder has formal delegated binding authority from an insurer, the correct answer is A.

NEW QUESTION # 81

Patrice works as a broker meeting a new client. He is building rapport by performing similar actions to those of his client. Which form of in-person communication is he engaging in?

- A. Open listening
- B. Copycatting
- C. Mirroring
- D. Transparency

Answer: C

Explanation:

Mirroring is a communication technique used to build rapport by subtly matching another person's body language, tone, gestures, or pace of speech. It is widely used in sales, client consultations, and negotiations.

When done professionally and subtly, mirroring helps clients feel understood and creates psychological comfort, making it easier to discuss needs and gather accurate underwriting information.

Option B, copycatting, implies obvious or exaggerated imitation and is not a recognized professional communication method. Option C, transparency, refers to openness and honesty, not physical or behavioural alignment. Option D, open listening, is active listening-important, but unrelated to mirroring physical actions.

Since Patrice is deliberately performing similar actions to his client, he is engaging in mirroring, making A the correct answer.

NEW QUESTION # 82

Karl recently purchased a house in Winnipeg. Prior to the purchase he asked if the house had termites. The house was infested, but the seller falsely stated there were none. After signing the contract, Karl discovered the infestation. Which element makes the purchase contract voidable?

- A. Mistake about assumptions
- B. Undue influence
- C. Fraudulent misrepresentation
- D. Innocent misrepresentation

Answer: C

Explanation:

A contract becomes voidable when one party is induced to enter it through fraudulent misrepresentation.

Fraudulent misrepresentation occurs when a party knowingly makes a false statement, intending to mislead the other party, and the misled party relies on that statement when entering the contract. In this scenario, the seller knew the house had termites but intentionally misrepresented the truth when questioned by Karl. This is a deliberate falsehood, fulfilling all elements of fraud: false representation, knowledge of falsity, intent to induce reliance, actual reliance, and resulting detriment.

Undue influence involves pressure or dominance, which is not present. A mistake about assumptions only applies when both parties are mistaken in good faith about a fundamental fact-here the seller acted deliberately. Innocent misrepresentation involves an unintentional error, but the scenario explicitly describes intentional deception. Thus, the correct legal classification is fraudulent misrepresentation.

NEW QUESTION # 83

Which scenario is an example of insurable interest?

- A. The interest an underwriter has in writing profitable business
- B. The interest an insurance company earns on its premiums
- **C. An employer's interest in the life of their employee**
- D. An employee's interest in the life insurance policy of a fellow employee

Answer: C

Explanation:

Insurable interest exists when someone would suffer a financial loss if a person or property were damaged, lost, or deceased. Employers have a legitimate, recognized insurable interest in the lives of key employees, as their death or disability could result in financial loss-for example, reduced productivity, training costs, or loss of specialized expertise. Therefore, A represents a valid and legally recognized insurable interest.

Option B involves investment income earned by insurers-this is not an insurable interest but a financial outcome of operations. Option C reflects a business motive but not an insurable interest because an underwriter does not stand to personally lose financially if a policyholder dies or property is damaged. Option D is generally invalid unless the employee can demonstrate a direct financial dependency, which is typically not the case.

Thus, the only clear example of insurable interest is A: the employer's interest in the life of an employee.

NEW QUESTION # 84

How are staff adjusters and independent adjusters similar?

- A. Neither is allowed to perform an investigation
- B. Both are licensed only in Quebec and New Brunswick
- **C. Both work on behalf of, and are paid by, the insurer**
- D. Neither has any limitation on their authority to settle claims

Answer: C

Explanation:

This question is identical to Question 25, so the correct answer and reasoning are the same. Whether an adjuster is a staff employee or an independent contractor, they are hired to represent the insurer in the claims process. They are both compensated by the insurer-staff adjusters through salary and benefits, independent adjusters through fees or billing arrangements. Both must meet licensing requirements established by provincial regulatory bodies, conduct investigations, and report their findings to the insurer. They are also both subject to authority limits on claim settlement.

Thus, the only option that correctly reflects their similarity is B: both serve and are paid by insurers.

NEW QUESTION # 85

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