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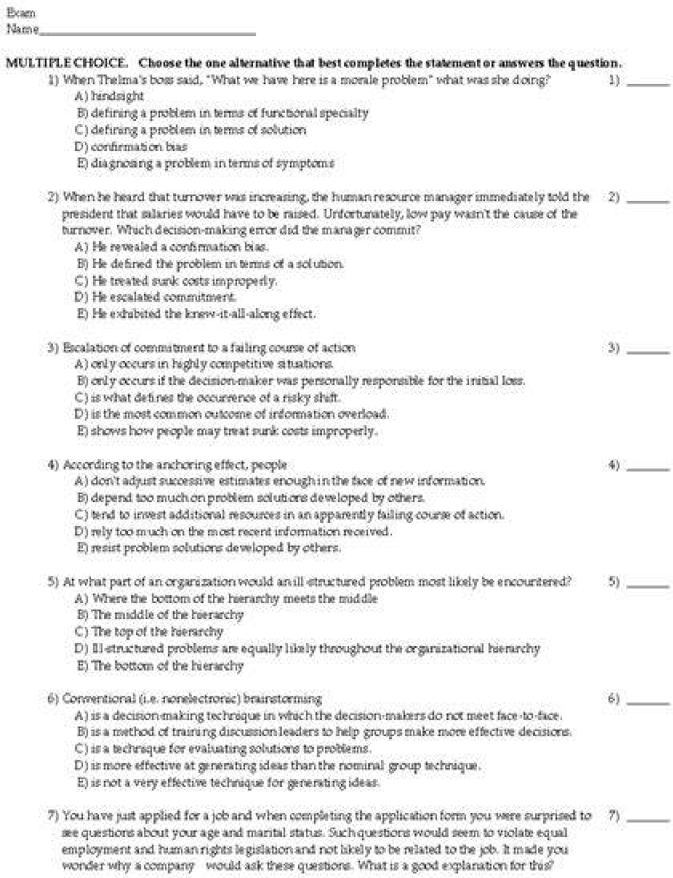

Exam
Name________________

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 C11 Exam Syllabus Topics:

Section	Weight	Objectives
Automobile Insurance	15-20%	- Commercial Automobile Coverage - Personal Automobile Coverage - Mandatory Coverage Requirements
Liability Insurance	15-20%	- Commercial General Liability (CGL) - General Liability Concepts - Professional Liability
Insurance Operations and Contracts	20-25%	- Insurance Contract Basics - Fundamental Principles of Insurance - Underwriting Process - Policy Structure and Interpretation
Insurance Industry Overview	10-15%	- Insurance Market Structure - Claims Handling - Regulation and Legislation

Property Insurance	15-20%	- Policy Conditions and Exclusions - Valuation and Coinsurance - Property Coverage Forms
Risk and Insurance	15-20%	- Insurable Risk - Nature of Risk - Risk Identification and Measurement - Risk Management Process

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IIC Principles and Practice of Insurance Sample Questions (Q57-Q62):

NEW QUESTION # 57
Why does the need for liability insurance arise?

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

Answer: C

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 # 58
How would a moving and storage company benefit from purchasing insurance to cover customers' goods while in transit?

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

Answer: C

Explanation:
Purchasing insurance that covers customers' goods in transit enhances the company's ability toattract more clients, which is referred to asgreater 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 theinsured 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 isA: Greater acquisition potential.

NEW QUESTION # 59
How are staff adjusters and independent adjusters similar?

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

Answer: C

Explanation:
Bothstaff adjustersandindependent adjusterswork on behalf of the insurer when handling claims. A staff adjuster is an employee of the insurance company, while an independent adjuster is contracted by an insurer to investigate and adjust claims. Regardless of their employment relationship, both types of adjusters operate under the insurer's authority, follow the insurer's procedures, and act in the insurer's interests when assessing damages, determining coverage, and recommending settlement amounts.
Option A is incorrect because both adjustersdoperform investigations. Option C is incorrect-adjusters are licensed in most provinces, not only Quebec and New Brunswick. Option D is incorrect because both staff and independent adjusters have specific limitations on their settlement authority, which depend on the insurer' s internal guidelines. Therefore, the similarity that applies universally isB.

NEW QUESTION # 60
With respect to an insurance contract, what is the best example ofconsideration?

- A. Yasmin offers to sell her dog for $500 but Paula refuses
- B. Calvin wants to start a tutoring business and may charge $40 per hour
- C. Jennifer agrees to sell a $20,000 painting for $10,000 to her friend Shania
- D. Martin is returning a shirt he purchased online for $35 because he found it cheaper elsewhere

Answer: C

Explanation:
In contract law,considerationrefers to the exchange of something of value between parties. It is a necessary element for forming a legally binding insurance contract. In insurance, the insurer promises to indemnify the insured in exchange for thepremium-this exchange constitutes consideration.
OptionAis the only scenario demonstrating a clearbargained-for exchange. Jennifer gives up a painting of value, and Shania provides monetary payment. Even though the price is reduced, consideration still exists because each party is giving something of legal value.
Option B shows no exchange-only contemplation of future pricing.
Option C shows no contract formed, because the offer was not accepted.
Option D is a return/refund scenario, not an exchange forming a new contract.
Thus,Ais the best example of consideration.

NEW QUESTION # 61
Which statement describes a primary function of a telephone adjuster?

- A. Process a large volume of claims
- B. Process all paperwork for independent examiners
- C. Act as a liaison between the intermediary and the insurer
- D. Authorize repairs suggested by the staff adjuster

Answer: A

Explanation:
A telephone adjuster (often called an inside adjuster) handles claims that can be resolved quickly without requiring in-person investigation. Their main role is to efficiently process a high volume of straightforward claims, such as small auto physical-damage losses, minor property losses, and simple theft claims.
Because these claims do not require field investigations, telephone adjusters focus on gathering information by phone, confirming coverage, arranging payments, and closing files promptly.
Option B is incorrect-telephone adjusters do not take instructions from staff adjusters; they operate independently within their own

authority levels.
Option C is incorrect-they do not process paperwork for independent adjusters.
Option D is incorrect-they are not intermediaries; they serve the insurer directly.
The correct function is A: processing a large volume of claims.

NEW QUESTION # 62
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