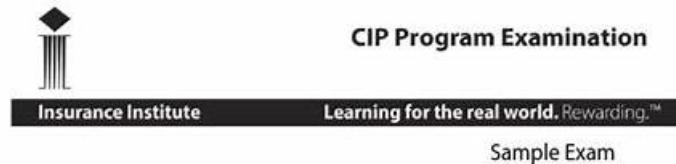


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C11 Principles and Practice of Insurance

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 (Q66-Q71):

NEW QUESTION # 66

A commercial brokerage failed to advise the insurer of a client's modified risk. The insurer discovered this only at the time of a major loss and denied the claim due to material change. How will the client MOST LIKELY proceed?

- A. Pay for the loss, and cancel the policy backdated to before the loss
- **B. Take legal action against the brokerage, stating it had a contractual responsibility to disclose the material change**
- C. Pay for the loss, and oblige the brokerage to reimburse the deductible
- D. Take legal action against the insurer, stating the insurer knew the full risk

Answer: B

Explanation:

Brokers act as agents of the insured, meaning they owe a professional duty to advise the insurer of any material change in risk. A material change is any alteration that significantly affects the underwriting assessment of the policy. If a broker fails to report such a change, the insurer is legally entitled to void coverage or deny a claim because it was not given full information to properly rate or accept the risk.

When a claim is denied due to the broker's failure—not the insured's intentional nondisclosure—the insured will typically seek compensation by suing the brokerage for negligence. The brokerage has a legal duty of care to ensure proper communication with insurers on behalf of the client.

Options A and B make no sense because the insurer will not voluntarily pay after a justified denial. Option C is unlikely, because the insurer can demonstrate that it never received notification of the change. The correct and realistic recourse is legal action against the brokerage, making D correct.

NEW QUESTION # 67

What is a cover note?

- A. File notes confirming insurance discussions between the intermediary and the insured
- **B. Document issued by intermediaries to inform the insured that coverage has been arranged**
- C. An amendment added to a written document that alters its provisions
- D. Purchase agreement between the agent or broker and the insurer

Answer: B

Explanation:

A cover note is a temporary document issued by a broker or agent to confirm that insurance coverage has been arranged and is in force, pending the issuance of the formal policy. It is typically used when immediate proof of insurance is required before the insurer can produce the finalized policy wording. Cover notes outline essential information such as the insured's name, type of coverage, limits, and effective dates.

Option A is incorrect because a cover note is not a contract between insurer and broker. Option B describes an endorsement, not a cover note. Option C refers to internal file documentation but does not serve as official proof of insurance.

Thus, the correct definition is option D: a document issued to the insured confirming that temporary coverage is effective until the formal policy is issued.

NEW QUESTION # 68

Whose signatures would usually appear on the risk's policy?

- A. Denis and Simone
- B. Denis and Cathy
- **C. Alan and Cathy**
- D. Simone and Alan

Answer: C

Explanation:

A policy is a legal contract issued by the insurer, not the broker and not the policyholder. Therefore, the individuals who sign the policy are usually the insurer's authorized signing officers.

These are typically:

The CEO or President, and

Another authorized senior officer, such as the Administrative Manager or Underwriting Officer.

In the table:

Cathy(CEO) is an authorized signer.

Alan(Administrative Manager) is also an authorized insurer representative.

The insured (Simone) does not sign the actual policy document; their signature is not required for the policy to be valid. The broker (Denis) also does not sign policies; he facilitates placement but is not a party to the contract.

Thus, the correct pair is Alan and Cathy.

NEW QUESTION # 69

What is needed to change older statutes that tend to be all-inclusive statements of law on a particular subject?

- A. Vote by the populace
- B. Bill presented by a member of the congress
- **C. Act of legislature**
- D. Approval from the Supreme Court of Canada

Answer: C

Explanation:

Statutes—especially older, comprehensive ones—can only be amended or repealed by an act of the legislative authority that created them. In Canada, this means a provincial or federal legislature must formally pass a new act or amendment. Legislatures are the bodies responsible for enacting, revising, or modernizing statutory law to reflect new legal, social, or commercial developments. Option B is incorrect because Canada does not change statutes through public votes (referenda), except in rare constitutional matters. Option C is incorrect and uses U.S. terminology ("congress"), which does not apply to the Canadian system. Even if compared to Parliament, a bill alone does not change a statute until it is passed into law by the legislature. Option D is incorrect because the Supreme Court interprets law, but does not rewrite statutes.

Thus, only an act of legislature can formally alter statutory law, making C the correct answer.

NEW QUESTION # 70

Which action reduces a hazard?

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

Answer: A

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.

NEW QUESTION # 71

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