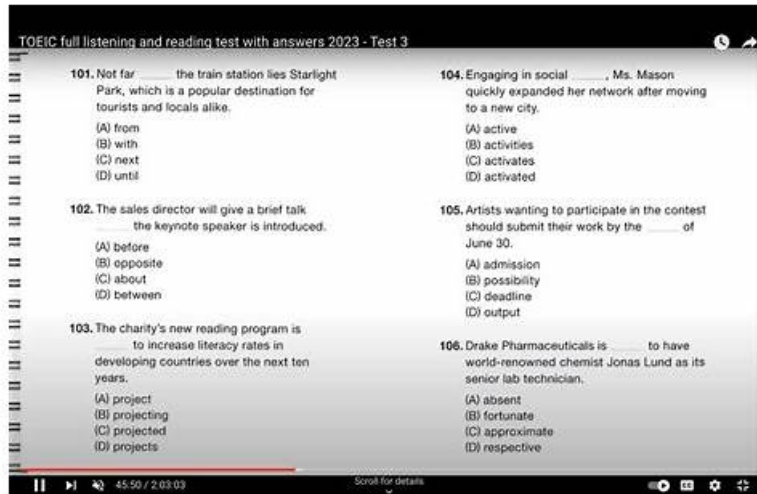


C11熱門考古題 - C11題庫下載



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我們在工作中始終要牢記，擁有一份工作就要懂得感恩的道理，這樣，你一定會收穫很多。然而 IIC 的 C11 考試是一科很難通過的考試，但是你也不用過分擔心。只要你利用了適當的方法，輕鬆地通過考試也不是不可能的。那麼你知道什麼是適當的方法嗎？使用 C11 的 C11 考試資料就是一種最好不過的方法。我們一直以來幫助了很多參加IT認定考試的考生，並且得到了大家的一致好評。

VCESoft是一個專門提供IT認證考試資料的網站，它的考試資料通過率達到100%，這也是大多數考生願意相信VCESoft網站的原因之一，VCESoft網站一直很關注廣大考生的需求，以最大的能力在滿足考生們的需要，VCESoft IIC的C11考試培訓資料是一個空前絕後的IT認證培訓資料，有了它，你將來的職業生涯將風雨無阻。

>> C11熱門考古題 <<

C11題庫下載 - C11題庫分享

VCESoft是個很好的為IIC C11 認證考試提供方便的網站。根據過去的考試練習題和答案的研究，VCESoft能有效的捕捉IIC C11 認證考試試題內容。VCESoft提供的IIC C11考試練習題真實的考試練習題有緊密的相似性。

最新的 Chartered Insurance Professional (CIP) C11 免費考試真題 (Q64-Q69):

問題 #64

Which statement describes a primary function of a telephone adjuster?

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

答案： D

解題說明：

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.

問題 #65

What is a disadvantage of loss retention through borrowing?

- A. Special accounting is always required
- B. It requires significant commitment from senior management
- C. It is difficult even if the company has assets to cover the loan
- **D. It reduces the company's line of credit**

答案： D

解題說明：

When an organization chooses to handle losses through borrowing, it is using debt financing-usually a bank loan or line of credit-to pay for losses instead of transferring the risk through insurance. While this may offer flexibility, it has several drawbacks. The most significant is that borrowing reduces the company's available line of credit, limiting funds that could otherwise be used for operations, expansion, or emergencies.

This reduction in liquidity can create financial strain, especially if multiple losses occur or if interest rates rise. Borrowing also increases debt obligations, which can affect cash flow and borrowing capacity.

Option A is incorrect; special accounting is not necessarily required beyond standard debt tracking.

Option C is not inherently a disadvantage-senior management involvement is routine in risk management.

Option D is incorrect; the difficulty of borrowing is determined by creditworthiness, not by the presence of assets.

Thus, B is the correct disadvantage.

問題 #66

A retailer reports \$250,000 revenues and \$100,000 expenses, and projects \$50,000 in sustained growth next year. What is its net income for the past year?

- A. \$200,000
- B. \$300,000
- **C. \$150,000**
- D. \$250,000

答案： C

解題說明：

Net income is calculated by subtracting expenses from revenues:

$$\text{Net Income} = \text{Revenues} - \text{Expenses}$$

Net Income = Revenues - Expenses For this retailer:

$$\$250,000 - \$100,000 = \$150,000$$

$$\$250,000 - \$100,000 = \$150,000$$

The projection of \$50,000 sustained growth next year is irrelevant because the question asks specifically for last year's net income. Many insurance-based financial questions test the ability to isolate actual financial performance from future projections.

Options B, C, and D incorrectly combine revenue, expense, or growth figures.

Thus, the correct net income is A: \$150,000.

問題 #67

Which insurance term is defined as providing compensation for losses or expenses that have been incurred?

- **A. Utmost good faith**
- **B. Indemnify**
- C. Pure captive
- D. Salvage

答案： A,B

解題說明：

Comprehensive Explanation (150-250 words):

The term indemnify is fundamental in insurance. To indemnify means to compensate an insured party for actual losses or expenses incurred, restoring them as closely as possible to the financial position they occupied immediately before the loss. This principle ensures that insurance does not create profit or gain for the insured but instead acts as a financial safety mechanism to cover legitimate losses.

Indemnity is applied across many types of policies—property, automobile, liability, and more—and forms the basis of how claims are settled. When an insurer indemnifies an insured, the insurer may pay for repairs, replacement, medical expenses, or financial judgments depending on the policy coverage.

Option A, Salvage, is the insurer's right to recover value from damaged property after paying a claim.

Option C, Pure captive, refers to an insurance company created by a parent company to insure its own risks.

Option D, Utmost good faith, is the legal duty requiring both insurer and insured to disclose all material facts.

Only "indemnify" directly describes providing compensation for an incurred loss.

問題 #68

Which statement reflects the concept that the premium for each risk should be commensurate with that risk?

- A. Risks can happen to anyone, so each individual should purchase insurance
- **B. Risks more likely to have losses should pay higher premiums**
- C. One or more persons should provide protection to another person against loss
- D. Proper settlement of losses should be paid out of the pool of funds

答案： B

解題說明：

One of the fundamental principles of insurance rating is that the premium charged must accurately reflect the level of risk being insured. This principle ensures fairness and financial stability: individuals or businesses presenting a higher probability of loss or greater potential severity must pay higher premiums, while lower-risk policyholders pay less. This is essential because insurers must collect sufficient funds to cover expected claims, expenses, and maintain solvency.

Option B describes the pooling of funds, which is part of how insurance works but does not address how premiums are determined.

Option C relates to the general purpose of insurance, not premium adequacy.

Option D loosely refers to indemnification, not rating methodology.

Therefore, the only statement that accurately reflects the idea that premiums must be commensurate with the risk is A.

問題 #69

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C11題庫下載: <https://www.vcesoft.com/C11-pdf.html>

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恒仏冷眼壹笑充分的詮釋了妖氣這個詞：脆空動，然而就算是如此，黑巫教壹時半會是難以鏟除的，如果你也是IT行業中的一員，那就趕緊將C11最新題庫資料加入購物車吧，VCESoft有龐大的資深IT專家團隊，VCESoft的C11考古題是很好的參考資料。

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