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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 (Q21-Q26):

NEW QUESTION # 21

What does the term "subject of insurance" refer to?

- A. The perils associated with the risk
- **B. The thing being insured**
- C. The type of wording applicable to the policy
- D. The company providing the coverage

Answer: B

Explanation:

The subject of insurance is the property, person, or legal liability exposure that is being insured. This is the central object of the policy—what the insurer agrees to indemnify or protect. For example, a house in a homeowner's policy, a vehicle in an automobile policy, or a person's life in a life insurance contract.

Identifying the subject of insurance is essential because underwriting, policy wordings, rates, and coverage conditions all revolve around what is being insured.

Option B refers to perils, which are the causes of loss, not the insured item. Option C refers to the insurer itself and is unrelated to the definition. Option D refers to policy language but not the underlying exposure.

Thus, the correct meaning of the term is A: the thing being insured.

NEW QUESTION # 22

Which statement best describes a valued contract?

- A. Settlements involve periodic payments due to the nature of valuation
- **B. Settlements are based on a predetermined amount agreed upon at contract formation**
- C. The insured can reject settlement offers and force a higher payout
- D. The policy pays the full cost of replacing items even if this amount exceeds policy limits

Answer: B

Explanation:

A valued contract is one in which the insurer and insured agree in advance on the value of the insured item. If a total loss occurs, the insurer pays this predetermined amount, regardless of the item's actual cash value at the time of loss. This type of contract is common in areas such as fine arts, antiques, life insurance, or items whose value is difficult to measure after loss. The purpose is to eliminate disputes over valuation after a loss occurs.

Option A incorrectly describes replacement cost coverage.

Option B misstates contract rights; insureds cannot force payouts beyond contractual terms.

Option C describes structured settlements, not valued contracts.

Thus, the correct definition is D.

NEW QUESTION # 23

Which clause pays replacement cost even if the loss exceeds the amount of insurance on the dwelling?

- A. Total replacement cost clause
- **B. Outright replacement clause**
- C. Pure restitution replacement clause
- D. Guaranteed replacement cost clause

Answer: B,C,D

Explanation:

A Guaranteed Replacement Cost (GRC) clause is a special provision in homeowners' insurance that ensures the insurer will pay the full cost to rebuild or repair the dwelling even if the loss exceeds the stated policy limit, provided all policy conditions are met (such as

insuring to value and notifying the insurer of changes to the building).

This clause protects homeowners from unexpected increases in construction costs due to inflation, labour shortages, or material price spikes. The insurer guarantees complete reconstruction of the home, not merely up to policy limits.

Option A is not a recognized policy clause.

Option B (total replacement cost clause) is not the standard industry term.

Option C (pure restitution clause) does not exist in homeowners insurance terminology.

The only accurate clause that obligates the insurer to pay above policy limits is the Guaranteed Replacement Cost clause.

NEW QUESTION # 24

Which type of clause grants additional protection to the entity that has a registered interest on real property?

- A. Bailee clause
- **B. Mortgage clause**
- C. Additional interest clause
- D. Lienholder clause

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A mortgage clause is a specialized provision within property insurance policies that protects the financial interest of a mortgagee—typically a bank or lending institution—when real property is used as collateral for a loan. Under the Principles and Practice of Insurance, this clause creates a separate contract of insurance between the mortgagee and the insurer. This is critical because it ensures that the mortgagee's protection remains intact even if the insured violates policy conditions (such as failing to maintain the property or committing fraud).

This clause ensures that any loss settlement will first satisfy the mortgagee's insurable interest before any residual payment goes to the property owner. It also obligates the insurer to notify the mortgagee of policy cancellation or material changes, providing the lender an opportunity to take protective measures, such as force-placed insurance.

The mortgage clause is distinct from other clauses: a bailee clause relates to property held by others for repair or cleaning, an alienholder clause is used for movable property like automobiles, and an additional interest clause offers limited notice but not the full contractual protection afforded to a mortgagee. Thus, the correct and most protective clause for real property is B. Mortgage clause.

NEW QUESTION # 25

What are the four requirements of a binding contract under the Civil Code of Quebec?

- A. Acceptance, agreement, capacity, and offer
- B. Acceptance, cause, consent, and subject of contract
- **C. Capacity, cause, consent, and object of contract**
- D. Capacity, intention, co-operation, and lesion

Answer: C

Explanation:

Under the Civil Code of Quebec, a valid contract requires four essential elements:

Capacity- Parties must be legally capable of contracting.

Cause- The reason or purpose each party has for contracting.

Consent- Agreement must be free and informed, without error, fear, or fraud.

Object of the contract- The subject matter of the agreement must be sufficiently defined and lawful.

These elements mirror common-law principles but differ in terminology. Option D is close but inaccurate—“acceptance” is part of consent, and “subject” is a less precise term than “object.” Options A and B include incorrect or irrelevant components.

Thus, the correct answer reflecting Quebec civil law requirements is C.

NEW QUESTION # 26

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