

# C11시험대비최신공부자료, C11인증덤프데모문제

Snowflake ARA-C01 SnowPro Advanced Architect Certification 4

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최신버전 ARA-C01 Vce 완벽 한 시험덤프 데모 문제 다운로드

DumpTOP의 제품들은 모두 우리만의 거대한 IT업계 엘리트들로 이루어진 그룹 즉 관련업계에서 권위가 있는 전문가들이 자기만의 지식과 지금까지의 경험으로 최고의 IT인증 관련 자료를 만들어냅니다. DumpTOP의 문제와 답은 정확도 적중률이 아주 높습니다. 우리의 덤프로 완벽한 IIC인증 C11 시험대비를 하시면 되겠습니다. 이렇게 어려운 시험은 우리 IIC인증 C11덤프로 여러분의 고민과 꿈을 한방에 해결해드립니다.

DumpTOP에서 최고 최신 버전의 IIC인증 C11 시험덤프 즉 문제와 답을 받으실 수 있습니다. 빨리 소지한다면 좋겠죠. 그래야 여러분은 빨리 한번에 IIC인증 C11 시험을 패스하실 수 있습니다. IIC인증 C11 관련 최고의 자료는 현재까지는 DumpTOP 덤프가 최고라고 자신 있습니다.

>> C11 시험대비 최신 공부자료 <<

## 높은 통과율 C11 시험대비 최신 공부자료 덤프 공부자료

거침없이 발전해나가는 IT업계에서 자신만의 자리를 중요하지 않고 단단히 지킬려면 IIC인증 C11 시험은 무조건 패스해야 합니다. 하지만 IIC인증 C11 시험 패스는 하늘에 별따기 만큼 어렵습니다. 시험이 영어로 출제되어 공부자료 마련도 좀 힘든 편입니다. 여러분들의 고민을 덜어드리기 위해 DumpTOP에서는 IIC인증 C11 시험의 영어버전 실제 문제를 연구하여 실제 시험에 대비한 영어버전 IIC인증 C11 덤프를 출시하였습니다. 전문적인 시험대비 자료이기 때문에 공부자료는 필요 없이 DumpTOP에서 제공해드리는 IIC인증 C11 영어버전 덤프만 공부하시면 자격증을 딸 수 있습니다.

## 최신 Chartered Insurance Professional (CIP) C11 무료샘플문제 (Q63-Q68):

### 질문 # 63

What is the correct placement of statutory conditions to their respective insurance policy?

A	B	C
Rights of examination	Action	Prohibited use by insured

- A. A: accident & sickness, B: automobile, C: fire
- **B. A: fire, B: accident & sickness, C: automobile**
- C. A: accident & sickness, B: fire, C: automobile
- D. A: automobile, B: accident & sickness, C: fire

정답: B

### 설명:

In Canadian insurance law, statutory conditions apply differently depending on the class of insurance:

Fire insurance policies contain Statutory Conditions under provincial Insurance Acts.

Accident & sickness policies contain Statutory Conditions specific to health and travel insurance.

Automobile insurance includes Statutory Conditions or General Conditions (depending on the province).

The table shown in your image lists headings:

A: Rights of examination, B: Action, C: Prohibited use by insured.

These correspond directly to statutory condition categories found in fire insurance and accident & sickness insurance, not automobile.

The correct ordering is:

A = Fire, B = Accident & Sickness, C = Automobile.

This matches option B.

### 질문 # 64

If a dispute arises between the insurer and insured over a claim, which party is responsible for satisfying the courts that a concealment of material facts has occurred?

- A. Broker
- B. Third party
- C. Insured
- **D. Insurer**

정답: D

### 설명:

In insurance law, the insurer bears the burden of proving that the insured failed to disclose a material fact.

Material facts are those that would influence an underwriter's decision to accept, rate, or decline the risk. If an insurer alleges concealment or misrepresentation, the onus lies with the insurer to establish—through underwriting evidence, policy documentation, and testimony—that the fact was material and that nondisclosure affected the insurer's judgment.

Option A is incorrect because the broker is merely an intermediary. Option C is not correct because the insured's role is to answer questions truthfully, but the legal burden of proof in court rests with the insurer when making the accusation. Option D, a third party, has no role in proving concealment.

Therefore, the insurer must satisfy the court that a material concealment occurred, making B correct.

### 질문 # 65

What is the definition of subrogation?

- A. A promise by one party to release another from responsibility in exchange for money
- **B. The process allowing an insurer that paid a claim to recover the amount from the legally responsible party**
- C. The full payout an insurer makes before receiving the deductible
- D. The right of the insurer to take action against the insured in cases of fraud

정답: B

### 설명:

Subrogation allows an insurer that has indemnified an insured to pursue recovery from the party legally responsible for the loss. It

prevents the insured from collecting twice and shifts the financial burden back to the negligent third party. Subrogation is a fundamental principle tied to indemnity.

Option A describes insurer action in fraud cases-not subrogation.

Option B is incorrect; deductibles are always retained by the insured, not reimbursed later.

Option C describes a release or waiver, not subrogation.

Thus, the correct definition is D.

[Insurance as a Contract - Utmost Good Faith / Material Facts]

### 질문 # 66

Tame Insurance Company recently decided to terminate its broker agreement with XYZ Insurance Brokers.

Which situation would likely have resulted in this termination?

- A. XYZ Insurance Brokers did not keep handled premiums in a trust account and instead used them to pay expenses
- B. XYZ Insurance Brokers did not remit commissions owed to the insurer immediately after issuing a policy
- C. Tame Insurance Company set a standard deductible for certain classes of business
- D. Tame Insurance Company provided quotes on all applications received from the broker

정답: A

설명:

Brokers are legally and ethically required to keep premiums in a trust account, separate from operating funds.

These trust monies belong to insurers (or insureds, depending on the context) until remitted. Misusing trust funds-such as using them to pay operating expenses-is considered a serious breach of fiduciary duty and a violation of insurance regulatory requirements. Such conduct jeopardizes financial integrity and can lead to immediate termination of the broker contract, regulatory sanctions, or license revocation. Therefore, option D reflects a valid and serious reason for terminating the agreement.

Option A concerns underwriting rules, not broker misconduct. Option B actually reflects good insurer service, not grounds for termination. Option C is incorrect because brokers do not owe commissions to insurers- insurers pay commissions to brokers. The broker's responsibility is to remit collected premiums, not commissions.

Thus, the only option representing a breach serious enough to terminate an agency contract is D.

### 질문 # 67

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

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

정답: B,D

설명:

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.

### 질문 # 68

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