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One of the most effective strategies to prepare for the Principles and Practice of Insurance (C11) exam successfully is to prepare with actual IIC C11 exam questions. It would be difficult for the candidates to pass the C11 exam on the first try if the C11 study materials they use are not updated. Studying with invalid C11 practice material results in a waste of time and money. Therefore, updated IIC C11 practice questions are essential for the preparation of the C11 exam.

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Learning is sometimes extremely dull and monotonous, so few people have enough interest in learning, so teachers and educators have tried many ways to solve the problem. Research has found that stimulating interest in learning may be the best solution. Therefore, the C11 Study Materials' focus is to reform the rigid and useless memory mode by changing the way in which the C11 exams are prepared. C11 study materials combine knowledge with the latest technology to greatly stimulate your learning power.

IIC Principles and Practice of Insurance Sample Questions (Q92-Q97):

NEW QUESTION # 92

Stuart sells his vehicle and cancels his auto policy. The insurer refunds the full unearned portion of the premium. What type of cancellation is this?

- **A. Pro rata**
- B. Non-adjusted rate
- C. Fully fixed
- D. Total rate

Answer: A

Explanation:

Pro rata cancellation occurs when an insurer cancels a policy or when the insured cancels without penalty, and the insurer refunds the full unexpired portion of the premium. The refund is calculated strictly based on time remaining in the policy period. No service charges, cancellation penalties, or retained percentages apply.

This is different from short rate cancellation, where a penalty is applied when the insured cancels voluntarily.

"Total rate," "fully fixed," and "non-adjusted rate" are not recognized forms of cancellation methods.

Thus, refunding the entire unused premium confirms the cancellation is pro rata.

NEW QUESTION # 93

In their property insurance application, a Quebec client stated there was no home business. The underwriter binds the policy without knowing the client runs a daycare in a detached garage. If a loss occurs, will there be consequences?

- A. No; in-home businesses with a low to medium hazard grade do not affect eligibility
- **B. Yes; if the concealment is proven it could result in the contract being nullified**
- C. No; as long as the homeowner has at least three years' experience in the business
- D. Yes; any claims will be subject to an increased deductible depending on the size of the loss

Answer: B

Explanation:

Insurance contracts rely on the principle of utmost good faith, requiring applicants to disclose all material facts—facts that would influence an underwriter's decision to accept, decline, or rate a risk. Operating a home daycare is unquestionably a material change in exposure, as it increases traffic, liability hazards, and occupancy risk. Even though the daycare is conducted in a detached garage, it still forms part of the premises insured.

If the client misrepresents or fails to disclose this information, and the insurer can prove concealment, the insurer may void the policy ab initio (from the beginning) or deny the claim. This applies in Quebec as well, whose Civil Code also requires truthful disclosure of material risks.

Options A and B describe conditions that do not exist in Canadian property insurance.

Option D is incorrect because even low-hazard home businesses must be disclosed.

Thus, C is correct.

NEW QUESTION # 94

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 provided quotes on all applications received from the broker
- D. Tame Insurance Company set a standard deductible for certain classes of business

Answer: A

Explanation:

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.

NEW QUESTION # 95

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 # 96

Antonio lights a firecracker and throws it to Brett. Brett tosses it to Sandra. Sandra catches it and throws it to Celina. It explodes in Celina's hands, injuring her. Who is the immediate cause of the loss?

- A. Sandra
- B. Antonio and Brett
- C. Celina and Antonio
- D. Brett

Answer: A

Explanation:

In determining liability, the immediate (proximate) cause refers to the most direct, unbroken cause leading to the injury. In this sequence, the firecracker explodes in Celina's hands immediately after she receives it from Sandra. Although Antonio initiated the chain of events and Brett contributed, their actions are more remote.

The last voluntary act that directly placed the dangerous object in the position where it caused harm was Sandra's throw to Celina. Sandra's action is therefore the immediate cause, even though earlier individuals may share legal responsibility in a broader causation analysis.

Option D is incorrect because Celina did not cause her own injury; she merely received the firecracker.

Option C includes Antonio and Brett, but neither was the final actor in the chain.

Therefore, the immediate cause of loss is B: Sandra.

NEW QUESTION # 97

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