

C11 New Cram Materials - Hot C11 Questions

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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Principles and Practice of Insurance Exam Practice Dump Provide Best C11 Study Questions

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IIC Principles and Practice of Insurance Sample Questions (Q67-Q72):

NEW QUESTION # 67

What is the name of the pooling agreement where all high-risk drivers are underwritten in a common pool?

- A. High-risk Drivers of Canada
- **B. Facility Association**
- C. Underwriters Association
- D. Substandard Group

Answer: B

Explanation:

The Facility Association is the Canadian automobile insurance mechanism designed to ensure that high-risk drivers, who cannot obtain insurance in the voluntary market, are still able to secure the legally required automobile insurance coverage. All auto insurers in participating provinces must be members, and losses and premiums in the pool are shared among them according to market share. Option B, "Substandard Group," is not an official Canadian mechanism. Option C does not refer to any recognized underwriting pool for high-risk auto insurance. Option D is not an actual insurance entity. Only the Facility Association accurately represents the mandatory pooling arrangement for high-risk drivers.

NEW QUESTION # 68

Which risk could be insured by chattel coverage?

- A. Errors and omissions for a lawyer's office
- B. A half-court shot contest at a basketball game
- **C. A mobile home belonging to a family**
- D. Trip cancellation for a honeymoon

Answer: C

Explanation:

Chattel refers to movable personal property (as opposed to real property/land). Insurance policies that cover chattels protect items such as furniture, machinery, mobile homes, and other movable property.

A mobile home is specifically recognized as chattel because it is transportable and not permanently affixed to land. Therefore, a mobile home qualifies for chattel insurance coverage.

Option A is a travel insurance risk.

Option C is an event prize indemnity risk, not related to chattel.

Option D is professional liability (errors & omissions), which covers negligence, not movable property.

Thus, the risk insurable under chattel coverage is a mobile home, making B the correct choice.

NEW QUESTION # 69

A company suffers an \$80,000 theft loss from its commercial property.

Insurer A covers the property for \$300,000.

Insurer B covers the same property for \$100,000.

Assuming both policies have identical terms, how is the \$80,000 loss shared?

- **A. Insurer A pays \$60,000; Insurer B pays \$20,000**
- B. Insurer A pays \$40,000; Insurer B pays \$40,000
- C. Insurer A pays \$0; Insurer B pays \$60,000
- D. Insurer A pays \$80,000; Insurer B pays \$0

Answer: A

Explanation:

When two insurers cover the same property, the principle of contribution applies. Each insurer pays a proportion of the loss based on its share of the total insurance in force. Here:

Total insurance = \$300,000 + \$100,000 = \$400,000

Insurer A's share = $300,000 / 400,000 = 75\%$

Insurer B's share = $100,000 / 400,000 = 25\%$

Loss = \$80,000

Insurer A pays $75\% \times 80,000 = \$60,000$

Insurer B pays $25\% \times 80,000 = \$20,000$

Thus, C is correct.

NEW QUESTION # 70

Which scenario is an example of insurable interest?

- A. The interest an underwriter has in writing profitable business
- **B. An employer's interest in the life of their employee**
- C. An employee's interest in the life insurance policy of a fellow employee
- D. The interest an insurance company earns on its premiums

Answer: B

Explanation:

Insurable interest exists when someone would suffer a financial loss if a person or property were damaged, lost, or deceased. Employers have a legitimate, recognized insurable interest in the lives of key employees, as their death or disability could result in financial loss—for example, reduced productivity, training costs, or loss of specialized expertise. Therefore, A represents a valid and legally recognized insurable interest.

Option B involves investment income earned by insurers—this is not an insurable interest but a financial outcome of operations. Option C reflects a business motive but not an insurable interest because an underwriter does not stand to personally lose financially if a policyholder dies or property is damaged. Option D is generally invalid unless the employee can demonstrate a direct financial dependency, which is typically not the case.

Thus, the only clear example of insurable interest is A: the employer's interest in the life of an employee.

NEW QUESTION # 71

Why would a policyholder use an intermediary?

- A. They represent all insurers
- B. They make reinsurance arrangements for clients
- **C. They help to identify clients' insurance needs**
- D. They have unlimited liability

Answer: C

Explanation:

Intermediaries—such as brokers and agents—play an essential role in helping consumers navigate insurance products. One of their primary functions is to identify the client's needs, assess exposures, and recommend suitable insurance solutions. This includes advising on appropriate limits, optional coverages, deductibles, and risk management considerations. This consultative role is fundamental to the value they provide.

Option A is incorrect because brokers represent multiple insurers but not all insurers; agents often represent only one. Option B is incorrect—intermediaries do not have unlimited liability; their liability relates to negligence or errors in service. Option D is incorrect—reinsurance arrangements are made between insurers and reinsurers, not individual clients. Therefore, the correct reason a policyholder uses an intermediary is C.

NEW QUESTION # 72

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