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## IIC Principles and Practice of Insurance Sample Questions (Q20-Q25):

### NEW QUESTION # 20

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

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

**Answer: B**

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 # 21

What should an insurer do if it wishes to have additional terms incorporated in an interim cover?

- A. Rely on Statutory Conditions / General Conditions
- B. Avoid releasing an interim cover prior to policy inception
- C. Verbally declare its intent to the intermediary
- **D. Set the terms down in writing**

**Answer: D**

Explanation:

Interim covers-also called binders or cover notes-are legal proof of temporary coverage. Because they function as contracts, any additional terms the insurer wishes to impose must be clearly written and communicated to the insured at the time coverage is bound. Courts consistently require that policy terms be in writing to be enforceable, especially when modifying or restricting standard coverage.

Option B is incorrect because verbal instructions can lead to disputes and are not enforceable under contract law or statutory requirements. Option C is incorrect because statutory conditions apply automatically but do not add insurer-specific terms. Option D is unrelated-interim covers exist precisely to provide immediate insurance before the policy is issued.

Therefore, if the insurer wants additional conditions or limitations to apply, they must be set down in writing as part of the interim contract, making A the correct answer.

### NEW QUESTION # 22

Ace Brokerage Inc., a liability insurer, has been in business for three years. It is suffering financial difficulties despite writing a significant amount of new business. What is the most likely reason?

- **A. Poor handling of its accounts receivable**
- B. Lack of profit-sharing commissions earned
- C. Many clients have added endorsements to their policies
- D. Premiums were discounted when policyholders paid in full

**Answer: A**

Explanation:

For a new insurer, cash flow and premium collection are critical. Liability claims often take years to develop, but expenses such as commissions, reinsurance, administration, and claim reserves must be funded immediately. If premiums are not collected promptly due to poor management of accounts receivable, the insurer may not have sufficient liquidity to meet obligations-even if it has written

a large volume of business on paper.

Option B is irrelevant because insurers (unlike brokers) do not receive profit-sharing commissions.

Option C is not typically a cause of financial distress since endorsements generate additional premium.

Option D-discounting premiums-could affect income but would not normally create severe financial difficulty unless combined with other poor practices.

The most likely reason for early-stage financial trouble is failure to collect premiums efficiently, making A correct.

### NEW QUESTION # 23

What type of cancellation occurs if the insured cancels the policy before expiry?

- A. Short rate
- B. Pro rata
- C. Partial-term
- D. Half-term

**Answer: A,B**

Explanation:

When a policyholder (the insured) cancels a policy before its natural expiry date, insurers apply short rate cancellation. Under short rate cancellation, the insurer refunds the unearned premium minus a penalty. This penalty is applied because early cancellation disrupts expenses already incurred by the insurer, such as acquisition and administrative costs.

By contrast:

Pro rata cancellation (A) applies when the insured cancels the policy - this provides the insured with the full unearned premium refund, without penalties.

Half-term (B) is not a recognized cancellation method.

Partial-term (D) is also not an insurance cancellation method.

Thus, when the insured initiates cancellation, the correct method applied is short rate.

### NEW QUESTION # 24

Which statement best explains the concept of utmost good faith?

- A. Is a lack of conduct that exceeds mere negligence
- B. Is a requirement of all legal contracts
- C. Requires a high standard of honesty
- D. Implies the ability to void an insurance policy

**Answer: C**

Explanation:

The principle of utmost good faith (uberrima fides) is fundamental to all insurance contracts. It requires a higher standard of honesty than ordinary commercial agreements because the insurer must rely on the applicant to disclose all material facts that could affect the underwriting decision. The insured has superior knowledge of the risk, and failure to disclose material information can jeopardize the insurer's ability to assess the exposure properly.

Option B is incorrect because utmost good faith is not required in all legal contracts-only in specific types where one party must rely heavily on the full disclosure of the other, such as insurance. Option C is partially related-breaches can lead to policy voidance-but that is a consequence, not the definition. Option D is incorrect because utmost good faith refers to the presence of elevated honesty, not the absence of negligence.

Therefore, the best explanation is A: Requires a high standard of honesty.

### NEW QUESTION # 25

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