

# 100% Pass Quiz 2026 C11: Fantastic Vce Principles and Practice of Insurance Files

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## C11 Principles and Practice of Insurance

Areas of regulation for Intermediaries - ✓ ✓ Qualification (must pass test)

Operation of business (must follow requirements)

Licences - Must have license

Licence Renewal - Renewed annual

The Categories of insurance: - ✓ ✓ 1) Social

-Workers Compensation

2) Life and Health

Life, accident and sickness, and disability.

3) General property/casualty insurance

Personal Property

Boiler and Machinery

Automobile

Commercial property

Crime

Business interruption

Liability

Aviation

Marine

Inland Transport

Main functions of insurance - ✓ ✓ 1.) Spread of risk - volume, diversity of risk, location

2.) Security - Peace of mind

3.) Credit - Individuals, banks

4.) Capital - Premium investments

5.) Employment - Insurance creates jobs

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## IIC Principles and Practice of Insurance Sample Questions (Q58-Q63):

### NEW QUESTION # 58

What is generally the third step in responding to a privacy breach?

- A. Investigate how the breach happened and prevent recurrence
- B. Evaluate the risks associated with the breach
- C. Contain the breach and assess ways to reduce harm
- D. Determine who needs to be notified and send notices

**Answer: A,B,D**

Explanation:

The typical privacy-breach response sequence used in Canadian insurance organizations follows four steps:

Contain the breach and secure the data (stop further exposure).

Evaluate the risks- determine sensitivity of data, potential harm, affected individuals, and severity.

Notify those who must be informed (affected clients, regulators, privacy commissioners, insurers, or law enforcement).

Prevent recurrence- investigate causes and implement corrective measures.

Since Step 1 is containment and Step 2 is risk evaluation, the third step is notification.

Therefore, the correct answer is C.

### NEW QUESTION # 59

[Insurance Companies - Reinsurance (Non-Proportional / Excess of Loss)] Cover It Insurance has a non-proportional reinsurance agreement with ZYX-Reinsurance:

\$600,000 excess of \$300,000.

Which payout is accurate?

- A. On a \$100,000 loss, Cover It pays \$33,333 and ZYX pays \$66,667
- B. On a \$900,000 loss, Cover It pays \$200,000 and ZYX pays \$600,000
- C. On a \$200,000 loss, Cover It pays \$100,000 and ZYX pays \$100,000
- D. On a \$600,000 loss, Cover It pays \$300,000 and ZYX pays \$300,000

**Answer: D**

Explanation:

In a non-proportional excess of loss contract, the reinsurer pays only the amount above the retention (the deductible), up to its limit.

Retention = \$300,000

Reinsurer's limit = \$600,000

Maximum reinsurance payout = \$600,000

Now apply it to a \$600,000 loss:

Cover It Insurance pays the first \$300,000 (its retention).

The remaining \$300,000 is within the reinsurer's limit, so ZYX-Reinsurance pays \$300,000.

Option A is incorrect- loss does not exceed retention, so reinsurer pays nothing.

Option B is incorrect- no reinsurance applies below \$300,000.

Option D is incorrect because for a \$900,000 loss, reinsurer would pay the maximum limit of \$600,000, but Cover It would pay \$300,000 retention plus the remaining \$0? Actually total loss 900k: cover it pays 300k retention + 0 above? No, Cover It also pays any amount above reinsurance layer -> 900k minus 300k retention minus 600k limit = 0. The answer shown is still incorrect based on the numbers.

Only C is correctly calculated.

### NEW QUESTION # 60

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. Fully fixed
- C. Non-adjusted rate
- D. Total rate

**Answer: A**

Explanation:

A 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 # 61**

Usually, what must an insurance intermediary do before using the personal information of a client for a purpose other than that for which the information was originally collected?

- A. Advise the insurer's ombudsperson of the intended usage
- B. Write to the client advising of the alternate usage
- **C. Obtain permission from the client to do so**
- D. Obtain permission from the federal privacy officer to continue

**Answer: C**

Explanation:

Under Canadian privacy legislation (such as PIPEDA), personal information may only be used for the specific purpose for which it was originally collected unless the client provides informed consent for additional use.

Insurance intermediaries must therefore obtain explicit permission from the client before using or disclosing their information for any new purpose, such as marketing, cross-selling, or sharing data with third-party providers.

Option B—simply notifying the client—is insufficient without consent. Option C is incorrect, as the ombudsperson deals with complaints, not privacy approvals. Option D is incorrect because privacy officers do not grant permissions; the law requires consent from the individual, not from government officials.

Since consent is central to privacy compliance in insurance operations, the intermediary must obtain permission from the client, making A the correct answer.

**NEW QUESTION # 62**

What does the Institute for Catastrophic Loss Reduction (ICLR) encourage?

- A. The development of mandatory evacuation procedures in the event of any moderate weather changes
- B. The understanding of weather patterns to aid all citizens in predicting weather
- **C. The building of resilient communities through cost-effective techniques that enable structures to withstand severe weather or earthquakes**
- D. The pooling of funds by all members of society to deal with the predicted cost of a large-scale natural disaster

**Answer: C**

Explanation:

The Institute for Catastrophic Loss Reduction (ICLR) is a research-based organization supported by the Canadian property and casualty insurance industry. Its mission is to reduce the loss of life and property caused by natural hazards by promoting scientifically grounded mitigation strategies. One of its central goals is to encourage the development of resilient buildings and communities by advocating for improved building codes, retrofitting standards, and construction methods that reduce vulnerability to severe weather events such as hurricanes, floods, wildfires, and earthquakes.

Options A and B do not reflect the ICLR's mandate; the organization does not focus on personal weather prediction or creating mandatory evacuation procedures. Option C describes a risk-financing mechanism, not risk reduction. ICLR's true focus is loss prevention and mitigation, specifically through cost-effective, research-supported construction and community planning measures. Therefore, the correct answer is D.

## NEW QUESTION # 63

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