

# CPCU-500 Prüfungs-Guide, CPCU-500 Deutsch Prüfung

**CPCU® 500**

Practice Exam



CPCU® 500

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## CPCU-500 Deutsch Prüfung, CPCU-500 Fragen Und Antworten

Seit Jahren bemühen uns wir ZertSoft darum, allen Kadidaten die besten und echten Prüfungsunterlagen zur The Institutes CPCU-500 Prüfung zu bieten. ZertSoft hat sehr reichende Erfahrungen über die CPCU-500 Prüfungsfragen. ZertSoft helfen vielen Kadidaten und sind von ihnen vertraut und gut bewertet. Deshalb ist es unnötig für Sie, die Qualität der CPCU-500 Dumps zu bezweifeln. Das wird Ihr großer Verlust, es zu verpassen.

**The Institutes Becoming a Leader in Risk Management and Insurance CPCU-500 Prüfungsfragen mit Lösungen (Q47-Q52):**

#### 47. Frage

Foster Plumbing dug a hole in the street to run a water pipe from the main line to a new home. Foster planned to fill in the hole the next day. No barriers were erected, and Joe drove his car into the hole. Joe was injured and his car was destroyed. Joe sued Foster for damages. Foster's liability to Joe arises out of Foster's

- A. Products and completed operations liability exposure.
- B. Absolute liability exposure.
- C. Employers' liability exposure.
- **D. Premises and operations liability exposure.**

**Antwort: D**

#### 48. Frage

Which one of the following best summarizes the forces that drive competition in the insurance industry, as analyzed under the Five Forces Model?

- A. Customer buying power, customer loyalty, and changes in customer preferences
- **B. Bargaining power of customers and reinsurers, threat of new entrants, and rivalry among existing firms**
- C. Financial institution involvement, insurance regulation, and economic downturns
- D. Threat of new entrants, economic downturns, and rivalry among the insurer's management team

**Antwort: B**

Begründung:

CPCU 500 uses Porter's Five Forces Model to explain what shapes competitive intensity and profitability in an industry. The model focuses on five structural forces: rivalry among existing competitors, threat of new entrants, threat of substitutes, bargaining power of buyers, and bargaining power of suppliers. In insurance, buyers are typically policyholders (often working through agents/brokers), while key suppliers can include capital providers and, importantly, reinsurers, because reinsurance capacity and pricing influence an insurer's cost structure and risk-taking ability.

Option B best summarizes the model because it explicitly includes multiple core Five Forces elements:

bargaining power of customers (buyers), bargaining power of reinsurers (suppliers), threat of new entrants, and rivalry among existing firms. Even though it does not list all five forces (it omits substitutes), it is the only choice that accurately reflects the Five Forces framework and applies it appropriately to insurance by identifying a major supplier-side force.

Option A contains business factors, but not the Five Forces structure. Option C incorrectly includes "rivalry among the insurer's management team," which is not an industry force. Option D lists environmental influences (regulation, economic downturns) that can matter, but they are not the Five Forces and do not describe the model's competitive drivers. Therefore, B is the correct answer.

#### 49. Frage

No-Flame Company installs fire suppressant systems in newly constructed buildings. No-Flame has an occurrence version of the Commercial General Liability Coverage Form. The first day the owners occupied a new building, the fire suppressant system installed by No-Flame malfunctioned. The building owner sustained personal property damage, and the chemicals released by the system caused minor injuries to three of the building owner's employees. No-Flame publicly accused the building owner of setting the suppressant system off in order to collect the insurance proceeds, although No-Flame knew that its systems had defects. The owner sued No-Flame for damages. Which one of the following statements best describes how No-Flame's CGL insurer will respond to the lawsuit?

- A. The insurer will cite the exclusion under Coverage A Bodily Injury and Property Damage Liability that is titled Damage to Impaired Property or Property Not Physically Injured.
- B. The insurer will deny the entire lawsuit because the allegations involve both bodily injury and personal and advertising injury.
- **C. The insurer will cite the exclusion under Coverage B Personal and Advertising Injury Liability related to injury arising out of oral or written publication of material done by the insured with knowledge of its falsity.**
- D. The insurer will cite the exclusion under Coverage A Bodily Injury and Property Damage Liability that is titled Expected or Intended Injury.

**Antwort: C**

### 50. Frage

Manufacturing Company applied for general liability insurance from Insurance Company. Underwriter Raul reviewed Manufacturing Company's application and was favorably impressed with what he saw. No claims, lawsuits, or potential claims were disclosed. He spoke by phone to Manufacturing Company's management and was equally impressed with their qualifications and attitude, so he approved the application. If Raul had conducted a web search, he would have found many complaints about the quality of the company's products and several products liability court cases against it. Which one of the following statements concerning Raul's approach to handling Manufacturing Company's application is correct?

- A. Raul did not analyze information logically.
- **B. Raul failed to gather reliable information.**
- C. Raul should not have spoken to Manufacturing Company's leaders.
- D. Raul did not recognize his own biases.

**Antwort: B**

Begründung:

CPCU 500 frames critical thinking as disciplined judgment that depends on using relevant, credible information and not relying solely on convenient or one-sided inputs. In underwriting, an application is a starting point, but it is also self-reported and therefore must be corroborated. Raul relied heavily on the submitted application and a positive phone conversation with management. Those sources can be incomplete, selective, or framed in the best possible light for the applicant. CPCU 500 stresses that better decisions come from expanding the evidence base, using multiple sources, and validating key assumptions before committing the organization.

The scenario shows Raul skipped an available step that would likely have uncovered important risk signals:

product quality complaints and, more importantly, products liability court cases. Court records and litigation histories are typically far more reliable than impressions and informal conversations, and they directly relate to general liability exposure. By not performing basic due diligence, Raul failed to obtain decision-grade information that could materially affect risk selection, pricing, coverage terms, exclusions, limits, or the need for loss control measures.

While bias may be present, the most clearly correct statement is that Raul did not gather sufficiently reliable information to support the decision. CPCU 500 connects this to avoiding informational hazards and ensuring decisions are anchored in verified facts, not favorable impressions.

### 51. Frage

Company 1 sells Company 2 a piece of farm equipment. The sales contract specifies that Company 2 buys the equipment in an "as is" condition, with no promises made regarding the durability or performance of the equipment. This language in the warranty is known as

- **A. A disclaimer of warranties.**
- B. A disavowal.
- C. An exculpatory clause.
- D. A limitation of liability.

**Antwort: A**

Begründung:

In CPCU 500, understanding risk and insurance solutions includes recognizing how contracts manage risk through provisions that allocate responsibility. In sales transactions, one major legal exposure is warranty liability. Warranties can be expressed (affirmations or promises about quality/performance) or implied by law (such as implied warranty of merchantability or fitness for a particular purpose, depending on the situation). If a seller wants to reduce or eliminate warranty-based responsibility, the contract may include language that disclaims warranties.

The phrase "as is" is a classic example of a disclaimer of warranties. It communicates that the buyer accepts the equipment in its current condition and that the seller is not making promises about durability, performance, or quality. The purpose is to prevent the buyer from later claiming the seller breached implied warranties when the equipment fails or does not perform as expected. In other words, it attempts to shift the risk of defects or poor performance from the seller to the buyer.

The other options do not match as precisely. An exculpatory clause generally attempts to release a party from liability for negligence (often in service or activity contexts), not specifically to negate sales warranties.

A limitation of liability typically caps the amount or types of damages recoverable rather than stating no warranties exist. "Disavowal" is not the standard contract term used for "as is" warranty language in this context.

### 52. Frage

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