

# 2026 IIC High Pass-Rate C11 Latest Test Answers



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## IIC C11 Exam Testking & Latest Real C11 Exam

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## IIC Principles and Practice of Insurance Sample Questions (Q69-Q74):

### NEW QUESTION # 69

Which action reduces a hazard?

- A. Shutting off sprinkler systems during renovations
- B. Using high beams at night on a busy highway
- C. Removing protective packaging around items being moved
- D. **Installing anti-slip floor tile in the hallway**

**Answer: D**

Explanation:

A hazard is a condition that increases the likelihood or severity of a loss. Installing anti-slip flooring reduces the chance of slips and falls, thereby reducing a hazard. This is an example of loss prevention-altering physical conditions to make an environment safer. Option B increases danger because high beams on a busy highway can blind other drivers. Option C significantly increases fire hazard because sprinkler systems provide automatic fire suppression. Option D exposes items to damage during transit, increasing rather than decreasing hazard.

Therefore, the only option that clearly reduces a hazard is A: installing anti-slip floor tile.

Name	Testking IT
Simone	Owner of liability risk
Denis	Broker
Alan	Administrative Manager of insurer
Cathy	Chief Executive Officer of insurer

### NEW QUESTION # 70

A company suffers a \$100,000 property loss at its commercial location. If Insurer X and Insurer Y have policies subject to the same terms and conditions, and there is no deductible, what will each insurer pay based on the information below?

Insurer X Insured Amount	Testking IT	Insurer Y Insured Amount
\$400,000		\$100,000

Insurer X insured amount: \$400,000

Insurer Y insured amount: \$100,000

- A. Insurer X pays \$50,000; Insurer Y pays \$50,000
- B. Insurer X pays \$80,000; Insurer Y pays \$20,000
- C. Insurer X pays \$100,000; Insurer Y pays \$0
- D. Insurer X pays \$0; Insurer Y pays \$100,000

#### Answer: B

Explanation:

When more than one insurer covers the same property under policies with identical terms, the loss is often shared according to the proportion of insurance each company provides. This is commonly referred to as contribution "pro rata by limits." First, determine the total amount of insurance:

Insurer X: \$400,000

Insurer Y: \$100,000

Total insurance: \$500,000

Next, determine each insurer's percentage of the total:

Insurer X:  $400,000 \div 500,000 = 80\%$

Insurer Y:  $100,000 \div 500,000 = 20\%$

The total loss is \$100,000, so each insurer pays its proportion of the loss:

Insurer X:  $80\% \times \$100,000 = \$80,000$

Insurer Y:  $20\% \times \$100,000 = \$20,000$

There is no deductible to adjust these amounts. Thus, Insurer X pays \$80,000 and Insurer Y pays \$20,000, making Option C correct.

### NEW QUESTION # 71

Which type of clause grants additional protection to the entity that has a registered interest on real property?

- A. Bailee clause
- B. Lienholder clause
- C. Additional Interest clause
- D. Mortgage clause

#### Answer: D

Explanation:

A mortgage clause is specifically designed to protect the financial institution (the mortgagee) that holds a registered interest in real property. Under this clause, the mortgagee receives certain rights independent of the insured. For example, even if the insured voids the policy through misrepresentation, material change, or failure to comply with policy conditions, the mortgagee may still retain coverage so long as they meet their obligations, such as paying premiums or notifying the insurer of increased hazards.

A bailee clause relates to goods in the custody of another party, not real property. A lienholder clause may apply to movable property like vehicles but does not grant the same broad, independent protection provided to mortgagees. An additional interest clause merely notifies the insurer of a party's interest but does not extend full rights. Therefore, the clause that ensures robust contractual protection to an entity with a registered interest in real property is the mortgage clause.

## NEW QUESTION # 72

What is a cover note?

- A. File notes confirming insurance discussions between the intermediary and the insured
- B. An amendment added to a written document that alters its provisions
- C. Purchase agreement between the agent or broker and the insurer
- D. Document issued by intermediaries to inform the insured that coverage has been arranged

**Answer: D**

Explanation:

A cover note is a temporary document issued by a broker or agent to confirm that insurance coverage has been arranged and is in force, pending the issuance of the formal policy. It is typically used when immediate proof of insurance is required before the insurer can produce the finalized policy wording. Cover notes outline essential information such as the insured's name, type of coverage, limits, and effective dates.

Option A is incorrect because a cover note is not a contract between insurer and broker. Option B describes an endorsement, not a cover note. Option C refers to internal file documentation but does not serve as official proof of insurance.

Thus, the correct definition is option D: a document issued to the insured confirming that temporary coverage is effective until the formal policy is issued.

## NEW QUESTION # 73

What is his responsibility?

- A. Verify the independent adjuster's report has no errors
- B. Record preliminary information and ask further details
- C. Advise the insured the policy covers the loss, if he confirms it
- D. Advise an underwriter the policy requires a premium increase at renewal

**Answer: B**

Explanation:

A claims adjuster's primary initial responsibility is to receive, record, and gather preliminary information about a loss. This includes confirming the identity of the insured, the date and circumstances of the loss, and whether the situation appears to fall within the policy period and coverage. The adjuster also must ask probing questions to obtain the essential facts to begin an investigation. This early information is critical because it guides further steps such as contacting witnesses, arranging inspections, evaluating liability, and determining the need for expert reports.

Option A is incorrect because an adjuster cannot confirm coverage until a full review of the policy and the facts is completed. Option C is incorrect because the adjuster uses an independent adjuster's report but is not required to "verify no errors" in a formal sense; they assess and evaluate the report's content. Option D is unrelated to claims adjusting-premium changes are underwriting functions. Therefore, the adjuster's correct responsibility at the early stage is to record preliminary details and obtain further necessary information, making B the accurate answer.

## NEW QUESTION # 74

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