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COMPETENCY 11

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## IIC Principles and Practice of Insurance Sample Questions (Q95-Q100):

### NEW QUESTION # 95

What is a disadvantage of loss retention through borrowing?

- A. It reduces the company's line of credit
- B. It is difficult even if the company has assets to cover the loan
- C. Special accounting is always required
- D. It requires significant commitment from senior management

**Answer: A**

Explanation:

When an organization chooses to handle losses through borrowing, it is using debt financing—usually a bank loan or line of credit—to pay for losses instead of transferring the risk through insurance. While this may offer flexibility, it has several drawbacks. The most significant is that borrowing reduces the company's available line of credit, limiting funds that could otherwise be used for operations, expansion, or emergencies.

This reduction in liquidity can create financial strain, especially if multiple losses occur or if interest rates rise. Borrowing also increases debt obligations, which can affect cash flow and borrowing capacity.

Option A is incorrect; special accounting is not necessarily required beyond standard debt tracking.

Option C is not inherently a disadvantage—senior management involvement is routine in risk management.

Option D is incorrect; the difficulty of borrowing is determined by creditworthiness, not by the presence of assets.

Thus, B is the correct disadvantage.

### NEW QUESTION # 96

A large commercial brokerage is approached by a new client who owns a spacecraft and wants liability insurance. What solution should the brokerage recommend?

- A. Specialized captive insurer
- B. Government insurance company
- C. Lloyd's Insurance Market
- D. Health and life insurer

**Answer: C**

Explanation:

Spacecraft liability is an extremely specialized, high-severity, low-frequency risk requiring underwriting expertise not found in standard insurers. The Lloyd's market is internationally known for insuring unique, complex, and unusual risks—from satellites and spacecraft to aviation and marine exposures. Lloyd's operates as a marketplace of syndicates, allowing multiple underwriters to participate in a single risk, making it ideal for large and unusual exposures.

A health/life insurer (B) is irrelevant; they do not underwrite commercial liability exposures.

A captive insurer (C) could theoretically insure such a risk but requires the client to create and fund their own insurance company—impractical unless they are very large and sophisticated.

Government insurers (D) generally insure auto, workers' comp, or agricultural risks—not spacecraft.

Thus the best recommendation is A: Lloyd's Insurance Market.

### NEW QUESTION # 97

How are staff adjusters and independent adjusters similar?

- A. Both are licensed only in Quebec and New Brunswick
- B. Both work on behalf of, and are paid by, the insurer
- C. Neither has any limitation on their authority to settle claims
- D. Neither is allowed to perform an investigation

**Answer: B**

Explanation:

This question is identical to Question 25, so the correct answer and reasoning are the same. Whether an adjuster is a staff employee or an independent contractor, they are hired to represent the insurer in the claims process. They are both compensated by the insurer—staff adjusters through salary and benefits, independent adjusters through fees or billing arrangements. Both must meet licensing requirements established by provincial regulatory bodies, conduct investigations, and report their findings to the insurer. They are

also both subject to authority limits on claim settlement.

Thus, the only option that correctly reflects their similarity is B: both serve and are paid by insurers.

#### NEW QUESTION # 98

Which insurance industry impact is an example of a surety?

- A. A developer advancing funds to a building contractor for a guaranteed project
- B. A manufacturer accepting shipping risks that are insured
- C. A doctor providing malpractice-covered services
- D. A bank issuing a mortgage on an insured building

**Answer: A**

Explanation:

A surety bond is a three-party contract in which the surety guarantees the performance of a contractor (principal) for the benefit of a third party (obligee). In construction, a developer may require a contractor to post a performance bond ensuring the project will be completed as agreed. This is the classic example of suretyship.

Option A is banking, not surety.

Option B is liability insurance, not a three-party guarantee.

Option D involves marine or cargo insurance, not a performance guarantee.

Thus, C correctly describes a surety situation.

#### NEW QUESTION # 99

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

**Answer: A**

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 # 100

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