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## The Institutes Becoming a Leader in Risk Management and Insurance Sample Questions (Q27-Q32):

### NEW QUESTION # 27

Suzanne is a liability insurance underwriter for a large commercial insurer. She was unwilling to provide liability insurance for the manufacturer of self-driving vehicles because it did not have one of the major characteristics of an insurable risk. Which one of the following major characteristics of an insurable risk is the manufacturer missing?

- A. It is definite and measurable.
- B. It is accidental from the insured's standpoint.
- C. It is one of a large number of similar exposure units.
- D. It is associated with pure risk.

**Answer: C**

Explanation:

CPCU 500 explains that for a risk to be insurable, it should have certain characteristics that allow insurers to predict losses, price

coverage, and spread risk effectively. One of the most important is that the exposure be part of a large number of similar exposure units. This supports the law of large numbers, allowing insurers to estimate expected loss frequency and severity with greater reliability and to stabilize results through pooling.

Liability arising from self-driving vehicle manufacturing is a developing and rapidly changing exposure. Early in an emerging technology lifecycle, there may be relatively few vehicles in operation, limited years of experience, changing hardware/software versions, and shifting legal standards about responsibility between drivers, manufacturers, and software providers. These conditions reduce the degree to which exposures are

"similar" and make it difficult to build a large, stable pool of comparable units. Without that broad base of similar exposures, loss experience is less credible, pricing uncertainty increases, and results can be more volatile—key reasons an underwriter may decline the account.

The other options describe characteristics that often still can be met. Losses can be accidental from the insured's standpoint, and liability insurance generally addresses pure risk. "Definite and measurable" can be satisfied if claims are documented and damages can be quantified, even if predicting them is hard. The most fundamental missing characteristic in this scenario is the lack of a large number of similar exposure units.

### NEW QUESTION # 28

John was injured when a fire started because of faulty work recently completed by a contractor. From the commercial liability standpoint of the contractor, this is an example of

- A. Completed operations liability
- B. Employers liability
- C. Premises and operations liability
- D. Products liability

**Answer: A**

Explanation:

In CPCU 500, commercial liability exposures are often categorized by when and how the injury-causing event arises in relation to the insured's work. For contractors, a key distinction is between liability arising from ongoing work versus liability arising after the work has been finished and put to its intended use. That distinction maps directly to "premises and operations" versus "completed operations." Here, the fire started because of faulty work recently completed by the contractor, and John's injury results from that completed work. Once the contractor has finished the job and left the site, injuries or property damage caused by the defective workmanship fall under completed operations liability. This is commonly addressed in a Commercial General Liability framework under the "products-completed operations hazard," which is designed for losses occurring away from the contractor's active operations and after completion.

The other options do not fit the facts. Products liability typically involves injury or damage caused by a product that is manufactured, sold, or distributed (even though completed operations is conceptually similar, the prompt focuses on a contractor's completed work rather than a manufactured product). Employers liability relates to employee injuries arising out of employment, which is not indicated here. Premises and operations liability applies while work is in progress or tied to active operations at the site; the question explicitly says the faulty work was recently completed, pointing to completed operations rather than ongoing operations.

### NEW QUESTION # 29

Risks that arise from property, liability, or personnel loss exposures and are generally the subject of insurance are known as

- A. Strategic risk.
- B. Operational risk.
- C. Hazard risk.
- D. Financial risk.

**Answer: C**

Explanation:

CPCU 500 distinguishes among several broad categories of risk, including hazard risk, financial risk, operational risk, and strategic risk. The question focuses specifically on risks arising from property, liability, or personnel loss exposures, which are traditionally the core subjects of insurance coverage. These exposures involve accidental losses such as fire damage to buildings, liability claims from third-party injuries, or employee injuries and illnesses.

These types of exposures fall under hazard risk. Hazard risk refers to risks arising from property damage, legal liability, or personnel-related losses that typically involve only the possibility of loss or no loss. They are accidental in nature and are the primary domain of property-casualty insurance. Insurers are structured to pool and finance these risks because they can be analyzed in terms of

frequency and severity and are generally fortuitous.

The other options describe different risk categories in CPCU 500. Strategic risk involves high-level decisions that affect an organization's long-term objectives and competitive position. Operational risk relates to failures in internal processes, systems, or people that disrupt business operations. Financial risk concerns market factors such as interest rates, credit risk, or liquidity. Because property, liability, and personnel loss exposures are the traditional insurable hazards addressed by insurance policies, they are correctly classified as hazard risk.

### NEW QUESTION # 30

It is important for insurance professionals to be able to communicate complicated ideas. Writing in a clear and concise manner is crucial to the professional success and financial health of an insurer. Which one of the following situations could impose a financial burden on an insurance professional due to improper communication skills?

- A. A claimant may become overwhelmed during the claim process and stop contacting the insurer.
- B. An insurer agreed to bind coverage for an insured but later found the insured omitted information regarding some of their operations on the insurance application.
- C. An insured could refuse to pay the insurance premium because they did not understand the manner in which they would be charged.
- **D. A miswritten quote or reply to a claim that was filed could unnecessarily require an insurer to cover a loss.**

**Answer: D**

Explanation:

CPCU 500 emphasizes that clear, accurate, and precise communication is a core leadership competency in insurance operations. Written communication, in particular, has legal and financial consequences because policy terms, quotes, coverage confirmations, and claim responses can create binding obligations. Improper wording, ambiguity, or careless drafting can result in unintended coverage commitments and significant financial loss to the insurer.

Option D presents the most direct example of a financial burden caused by poor communication. If a quote is miswritten or a claim response is phrased inaccurately, the insurer may inadvertently extend broader coverage than intended. Courts often interpret ambiguous insurance language in favor of the insured. Therefore, unclear or incorrect wording could obligate the insurer to pay a claim that would otherwise have been excluded or limited. This creates immediate financial exposure tied directly to communication failure.

The other options do not as clearly demonstrate a direct financial burden caused by communication errors. A claimant becoming overwhelmed does not necessarily create a financial obligation. Omitted underwriting information is more closely related to disclosure and underwriting issues. Confusion about premium charges may create customer dissatisfaction, but it does not automatically require payment of a loss.

CPCU 500 reinforces that effective written communication protects both client relationships and the insurer's financial stability. Precision in language is not optional—it is a risk control function.

### NEW QUESTION # 31

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

**Answer: D**

Explanation:

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.

## NEW QUESTION # 32

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