

# C11 Simulated Study Material & C11 Vce Training File & C11 Valid Test Questions

COIMBATORE MARINE COLLEGE

MAINTENANCE & REPAIR OF CONTROL & SAFETY SYSTEM OF HOTEL  
EQUIPMENT

MANUAL

ELECTRO TECHNICAL OFFICERS

COMPETENCY 11

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The Principles and Practice of Insurance (C11) certification test is an important part of career growth, and passing it may lead to more employment opportunities. However, preparing for the Principles and Practice of Insurance (C11) test may be tough, and many busy applicants have difficulty cracking it. This is where ExamsLabs Principles and Practice of Insurance real exam questions come to help you clear the test in a short time.

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## IIC Principles and Practice of Insurance Sample Questions (Q19-Q24):

**NEW QUESTION # 19**

A retailer reports \$250,000 revenues and \$100,000 expenses, and projects \$50,000 in sustained growth next year. What is its net income for the past year?

- A. \$300,000
- B. \$250,000
- C. \$200,000
- **D. \$150,000**

**Answer: D**

Explanation:

Net income is calculated by subtracting expenses from revenues:

$$\text{Net Income} = \text{Revenues} - \text{Expenses}$$
  
For this retailer:

$$\$250,000 - \$100,000 = \$150,000$$
  
$$\$250,000 - \$100,000 = \$150,000$$
  
The projection of \$50,000 sustained growth next year is irrelevant because the question asks specifically for last year's net income. Many insurance-based financial questions test the ability to isolate actual financial performance from future projections.

Options B, C, and D incorrectly combine revenue, expense, or growth figures.

Thus, the correct net income is A: \$150,000.

### NEW QUESTION # 20

What does the term "subject of insurance" refer to?

- A. The company providing the coverage
- B. The perils associated with the risk
- C. The type of wording applicable to the policy
- **D. The thing being insured**

**Answer: D**

Explanation:

The subject of insurance is the property, person, or legal liability exposure that is being insured. This is the central object of the policy—what the insurer agrees to indemnify or protect. For example, a house in a homeowner's policy, a vehicle in an automobile policy, or a person's life in a life insurance contract.

Identifying the subject of insurance is essential because underwriting, policy wordings, rates, and coverage conditions all revolve around what is being insured.

Option B refers to perils, which are the causes of loss, not the insured item. Option C refers to the insurer itself and is unrelated to the definition. Option D refers to policy language but not the underlying exposure.

Thus, the correct meaning of the term is A: the thing being insured.

### NEW QUESTION # 21

What is the effect of perils and hazards on insurance rates for the underwriter?

- A. The rate is calculated by multiplying the premium by the amount insured for each peril
- B. The rate is determined by the law of large numbers for the hazards listed on the policy
- **C. An underwriter may use a higher rate if a hazard increases the likelihood of a loss by an insured peril**
- D. An underwriter may increase the rate if the insured event is likely to increase the hazard

**Answer: C**

Explanation:

Hazards are conditions that increase the likelihood or severity of a loss caused by an insured peril.

Underwriters assess hazards (physical, moral, and morale hazards) to determine whether a risk is acceptable and at what price.

If hazards make an insured peril more likely to occur, the underwriter will increase the rate to reflect higher expected losses. This aligns exactly with option C.

Option A is close but incorrectly states "insured event," not "insured peril," and is less precise.

Option B misinterprets the law of large numbers; it applies to loss predictability, not hazard listing.

Option D misunderstands rating—rates are not calculated by multiplying premium by insured value.

Thus, the correct statement is C.

### NEW QUESTION # 22

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

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

**Answer: B,C,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 # 23

A person applies for fire insurance on their house but fails to mention that in winter they leave the house unoccupied for two months while vacationing. What is this an example of?

- A. Non-disclosure
- B. Discharge of contract
- C. Breach of warranty
- D. Negligence

**Answer: A**

Explanation:

Insurance contracts are built on the principle of utmost good faith, meaning applicants must disclose all material facts that could influence the insurer's decision to accept the risk or determine the premium. Failing to mention a material fact-such as the home being unoccupied for long periods-is considered non-disclosure. Unoccupancy increases the risk of vandalism, frozen pipes, fire severity, and delayed emergency response, all of which affect underwriting decisions.

Option A, negligence, refers to failure to act with reasonable care, not failure to disclose.

Option C, breach of warranty, applies only after a policy is in force and a condition guaranteed to be true is violated.

Option D, discharge of contract, refers to cancellation or completion of contractual obligations.

Since the issue arises during the application stage and involves withholding a material fact, the correct classification is non-disclosure.

### NEW QUESTION # 24

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