

C11최고품질시험덤프자료최신시험기출문제



참고: KoreaDumps에서 Google Drive로 공유하는 무료 2026 IIC C11 시험 문제집이 있습니다:
https://drive.google.com/open?id=1nMEsWwG0ZGZO_uITcpBWTToQKbfECsMAL

KoreaDumps는 응시자에게 있어서 시간이 정말 소중한다는 것을 잘 알고 있으므로 IIC C11덤프를 자주 업데이트 하고, 오래 되고 더 이상 사용 하지 않는 문제들은 바로 삭제해버리며 새로운 최신 문제들을 추가 합니다. 이는 응시자가 확실하고도 빠르게 IIC C11덤프를 마스터하고 IIC C11시험을 패스할수 있도록 하는 또 하나의 보장입니다.

IIC C11덤프를 구매하시기전에 사이트에서 해당 덤프의 무료샘플을 다운받아 덤프품질을 체크해보실수 있습니다. C11덤프를 구매하시면 구매일로부터 1년내에 덤프가 업데이트될때마다 업데이트된 버전을 무료로 제공해드립니다. IIC C11덤프 업데이트 서비스는 덤프비용을 환불받을시 자동으로 종료됩니다.

>> C11최고품질 시험덤프자료 <<

시험패스 가능한 C11최고품질 시험덤프자료 덤프공부문제

요즘 같은 인재가 많아지는 사회에도 많은 업계에서는 아직도 관련인재가 부족하다고 합니다. 업계에서도 이러한 상황입니다. IIC C11시험은 인증을 받을 수 있는 좋은 시험입니다. 그리고 KoreaDumps는 IIC C11덤프를 제공하는 사이트입니다.

최신 Chartered Insurance Professional (CIP) C11 무료샘플문제 (Q74-Q79):

질문 # 74

Insurer A and Insurer B cover the same building and the policies are NOT subject to contribution. The building sustains a loss of \$450,000. How can the insured claim for their loss?

- A. Claim the full amount from insurer A
- B. Claim the full amount from Insurer A and have Insurer B pay the loss deductible
- C. Claim 50% of the loss from each insurer
- D. Claim the full amount from Insurer B and request them to subrogate against Insurer A

정답: A

설명:

When two insurers cover the same property but the policies are not subject to contribution, this means the insurance contracts are written so that each insurer is liable as if no other insurance exists. In effect, the insured may claim the full loss amount from either insurer, regardless of the proportional limits written on each policy.

This distinguishes the situation from typical concurrent insurance, where losses are shared proportionally.

Because contribution does not apply here, the insured has full freedom to choose which insurer will pay the claim, up to the policy limit.

In this scenario:

The loss is \$450,000.

Insurer A's limit is \$800,000, enough to pay the full claim.

Insurer B's limit is \$200,000 - insufficient to cover the entire loss.

Since contribution does not apply, the insured can claim the entire \$450,000 from Insurer A without involving Insurer B. Insurer A cannot require the insured to claim part of the loss from Insurer B, nor can the insured demand that B pay part unless they choose to claim from B.

Option B is incorrect because proportional sharing only applies when contribution is explicitly activated.

Option C is incorrect because Insurer B does not owe anything unless the insured submits a claim to them.

Option D is incorrect because subrogation applies after paying a claim-B cannot pay and then pursue A, since A is not legally responsible for B's voluntary payment.

Thus, the only correct choice is A.

질문 # 75

Why does the need for liability insurance arise?

- A. Reduce personal risk to oneself
- B. Uphold ethical feelings of responsibility
- C. Meet societal obligations and norms
- **D. Fulfill legal obligations to others**

정답: D

설명:

Liability insurance arises because individuals and businesses have legal obligations not to cause bodily injury or property damage to others. When someone is negligent, the law allows the injured party to seek compensation. These legal obligations can be substantial and financially devastating. Liability insurance provides protection by transferring the financial burden of compensating others to an insurer. It ensures that the insured can meet their legal responsibilities and that injured third parties receive compensation.

Option A is incorrect because liability insurance is not for protecting oneself from personal risk-it protects against obligations to others. Option C refers to social norms, which may influence behavior but do not impose enforceable financial duties. Option D refers to ethics, but ethical feelings alone do not create legal liability.

The key reason liability insurance exists is the legal requirement to compensate others when negligent, making B the correct answer.

질문 # 76

Which principle of insurance requires that an insured must have a financial interest in the subject matter of insurance at the time of loss?

- A. Subrogation
- B. Indemnity
- C. Utmost good faith
- **D. Insurable interest**

정답: D

설명:

Comprehensive and Detailed Explanation:

The principle of insurable interest is fundamental to insurance contracts and is essential for the validity of an insurance policy.

Insurable interest exists when the insured stands to suffer a financial loss if the insured property is damaged, destroyed, or if the insured person is injured or dies. This principle ensures that insurance contracts are not used for speculation or gambling, which would be contrary to the purpose of insurance.

According to established insurance principles reflected in the Insurance Institute of Canada's Principles and Practice of Insurance, insurable interest must exist at the time of loss for property and liability insurance. For life insurance, insurable interest must exist at the time the policy is taken out. Without insurable interest, an insured would have no legitimate reason to purchase insurance, and the policy could be declared void.

For example, a homeowner has an insurable interest in their house because they would suffer a financial loss if it were damaged by fire. Similarly, a business has an insurable interest in its inventory and equipment. In contrast, a person cannot insure a stranger's property because they would not experience a financial loss if that property were damaged.

This principle protects insurers from moral hazard and ensures that insurance remains a mechanism for risk transfer and financial protection, rather than a means of profit. Therefore, the correct answer is B. Insurable interest.

질문 # 77

What type of cancellation occurs if the insured cancels the policy before expiry?

- A. Half-term
- B. Short rate
- C. Pro rata
- D. Partial-term

정답: B,C

설명:

When a policyholder (the insured) cancels a policy before its natural expiry date, insurers apply short rate cancellation. Under short rate cancellation, the insurer refunds the unearned premium minus a penalty. This penalty is applied because early cancellation disrupts expenses already incurred by the insurer, such as acquisition and administrative costs.

By contrast:

Pro rata cancellation (A) applies when the insured cancels the policy - this provides the insured with the full unearned premium refund, without penalties.

Half-term (B) is not a recognized cancellation method.

Partial-term (D) is also not an insurance cancellation method.

Thus, when the insured initiates cancellation, the correct method applied is short rate.

질문 # 78

MacMan Inc. employs several salespersons who travel throughout Canada with samples of its products.

Which type of coverage does MacMan Inc. require to protect its samples while in the salespersons' possession?

- A. Aviation Insurance
- B. Accident Insurance
- C. Commercial Property Floater
- D. Personal Property Floater

정답: C

설명:

A commercial property floater is designed for businesses that regularly transport goods, equipment, or samples away from their main premises. In this case, MacMan Inc.'s traveling sales staff carry product samples across Canada. These samples are considered business property, not personal property. Therefore, they must be insured under a commercial floater, which provides coverage regardless of location - hotel rooms, vehicles, trade shows, or customer visits.

Option C, personal property floater, applies to individual property such as jewelry, fine arts, or sporting goods, not business merchandise. Option A, aviation insurance, is irrelevant unless aircraft are owned or used by the business for transport. Option B, accident insurance, covers personal injuries, not physical property.

Because the exposure involves business-owned goods off-premises, the correct coverage is the commercial property floater. It ensures protection against theft, loss, or damage while the goods are in the custody of traveling employees.

질문 # 79

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KoreaDumps의 IIC C11덤프는 IT업계에 오랜 시간동안 종사한 전문가들의 끊임없는 노력과 지금까지의 노하우로 만들어낸 IIC C11 시험대비 알맞춤 자료입니다. KoreaDumps의 IIC C11덤프만 공부하시면 여러분은 충분히 안전하게 IIC C11 시험을 패스하실 수 있습니다. KoreaDumps IIC C11덤프의 도움으로 여러분은 IT업계에서 또 한층 업그레이드 될것입니다

C11적중을 높은 인증덤프자료: https://www.koreadumps.com/C11_exam-braindumps.html

IIC C11 최고품질 시험덤프자료 적중을 높은 퍼펙트한 덤프자료, IIC C11 최고품질 시험덤프자료 IT인증시험이 다가오는데 어느 부분부터 공부해야 할지 망설이고 있다구요, IIC C11 최고품질 시험덤프자료 인기시험 덤프자료 문제관리에 관하여, KoreaDumps 표 IIC인증C11시험덤프가 있으면 인증시험걱정을 버리셔도 됩니다, KoreaDumps에서 제공해드리는 전면적인 IIC 인증C11 시험대비덤프로 IIC 인증C11 시험준비공부를 해보세요, KoreaDumps C11적중을 높은 인증덤프자료로 여러분은 소유하고 싶은 인증서를 빠른 시일내에 얻게 될것입니다.

신음성을 흘리는 하멜, 작게 나와야 해요, 적중을 높은 퍼펙트한 덤프자료, IT인증시험이 다가오는데 어느 부분부터 공부해야 할지 망설이고 있다구요, 인기시험 덤프자료 문제관리에 관하여, KoreaDumps 표 IIC인증C11시험덤프가 있으면 인증시험걱정을 버리셔도 됩니다.

C11최고품질 시험덤프자료 100% 합격 보장 가능한 시험공부자료

KoreaDumps에서 제공해드리는 전면적인IIC 인증C11시험대비덤프로IIC 인증C11시험준비공부를 해보세요.

- C11최고품질 시험덤프자료 시험준비에 가장 좋은 인기시험 덤프 데모문제 □ ⇒ www.exampassdump.com에서 《 C11 》를 검색하고 무료 다운로드 받기C11최신버전 시험대비자료
- C11시험패스자료 □ C11유효한 덤프공부 □ C11최신버전 시험대비자료 □ ✨ www.itdumpskr.com □ ✨ □ 웹사이트에서 { C11 }를 열고 검색하여 무료 다운로드C11시험덤프샘플
- 시험패스에 유효한 C11최고품질 시험덤프자료 덤프로 시험패스 가능 □ 오픈 웹 사이트[www.koreadumps.com]검색 《 C11 》 무료 다운로드C11시험덤프샘플
- C11시험패스 가능한 인증덤프자료 □ C11덤프문제집 □ C11시험패스자료 □ (www.itdumpskr.com)에서 > C11 □를 검색하고 무료로 다운로드하세요C11최신 업데이트 인증시험자료
- C11최고품질 시험덤프자료 최신 인증시험 공부자료 □ 무료로 다운로드하려면 ⇒ kr.fast2test.com ◀로 이동하여 > C11 ◀를 검색하십시오C11최신버전 시험대비자료
- C11최고품질 시험덤프자료 시험준비에 가장 좋은 인기시험 덤프 데모문제 □ ➡ www.itdumpskr.com □ 을 (를) 열고 > C11 □를 입력하고 무료 다운로드를 받으십시오C11시험대비 공부자료
- C11최고품질 시험덤프자료 덤프로 시험패스하기 □ 무료 다운로드를 위해 □ C11 □를 검색하려면 > www.passtip.net ◀을 (를) 입력하십시오C11최신버전 시험자료
- C11학습자료 □ C11학습자료 □ C11최고품질 인증시험덤프데모 ♡ 지금 □ www.itdumpskr.com □ 을 (를) 열고 무료 다운로드를 위해 ✨ C11 □ ✨ □를 검색하십시오C11최신버전 시험대비자료
- C11최고품질 시험덤프자료 시험준비에 가장 좋은 인기시험 덤프 데모문제 □ 검색만 하면 { www.pass4test.net }에서 「 C11 」 무료 다운로드C11인기자격증 시험 덤프자료
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- C11퍼펙트 덤프 최신자료 □ C11퍼펙트 덤프 최신문제 □ C11최신 업데이트 인증시험자료 □ “ www.pass4test.net ”에서 「 C11 」를 검색하고 무료 다운로드 받기C11최고품질 인증시험덤프데모
- www.spatial.io, hhi.instructure.com, p.mc-page.com, www.stes.tyc.edu.tw, wanderlog.com, shangjiaw.cookeji.com, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, finalmasterclass.com, Disposable vapes

KoreaDumps C11 최신 PDF 버전 시험 문제집을 무료로 Google Drive에서 다운로드하세요:

https://drive.google.com/open?id=1nMEsWwG0ZGZ0_uTepBWTtoQKbfECsMAL