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IIC C130 Exam Syllabus Topics:

Section	Weight	Objectives

Topic 1: Liability Insurance	12%	- Personal liability coverages - Commercial general liability - Legal liability concepts
Topic 2: Automobile Insurance	10%	- Provincial variations - Mandatory and optional coverages - Rating and policy issues
Topic 3: From Quote to Policy	10%	- Policy structure and components - Quotation and binding authority - Policy issuance and delivery
Topic 4: Sales and Client Needs	10%	- Client consultation - Risk identification - Insurance solutions
Topic 5: Insurance and the Intermediary	10%	- Roles of brokers and agents - Legal duties and ethics - Licensing and regulation
Topic 6: Communication and Service Skills	8%	- Record keeping - Policy changes and endorsements - Client communication
Topic 7: Claims Handling	8%	- Settlement and subrogation - Broker's role in claims - Claim reporting process
Topic 8: Property Insurance Exposures	10%	- Small commercial property risks - Exposures and perils - Personal property risks
Topic 9: The Application Process	10%	- Completing applications - Duty of disclosure - Underwriting considerations
Topic 10: Property Insurance Wordings	12%	- Common policy forms - Coverages and exclusions - Valuation methods

C130 Test Dump & C130 Exam Reference

Exam-Killer C130 Questions have helped thousands of candidates to achieve their professional dreams. Our Essential Skills for the Insurance Broker and Agent (C130) exam dumps are useful for preparation and a complete source of knowledge. If you are a full-time job holder and facing problems finding time to prepare for the Essential Skills for the Insurance Broker and Agent (C130) exam questions, you shouldn't worry more about it.

IIC Essential Skills for the Insurance Broker and Agent Sample Questions (Q35-Q40):

NEW QUESTION # 35
Lindy, a new producer, has a robust client list and has struggled to find time to acquire new customers. To meet her aggressive sales goals, she has decided to pivot to increasing revenues primarily from her current clients.
Discuss the TWO techniques that will allow Lindy to grow her business mainly from within.

Answer:

Explanation:
See the solution in Explanation below:
Explanation:
The two techniques Lindy should use are cross-selling and upselling.
The first technique is cross-selling. Cross-selling means offering existing clients additional insurance products that meet needs they may not yet have insured through Lindy. For example, if a client already has automobile insurance with her, Lindy may review

whether they also need homeowners, tenant, condominium, umbrella liability, travel, business, or recreational vehicle coverage. This allows Lindy to grow revenue from her existing client base without having to find completely new customers. It is also a strong service technique because it helps identify gaps in the client's insurance program. However, cross-selling must be based on a proper needs analysis, not pressure selling. Lindy should review the client's lifestyle, property, family situation, business activities, and liability exposures before recommending additional products. Cross-selling is specifically recognized as a sales/prospecting concept in the course question set.
The second technique is upselling. Upselling means encouraging an existing client to improve, broaden, or increase the coverage they already have. This may include higher liability limits, lower deductibles, broader policy forms, enhanced endorsements, guaranteed replacement cost, sewer backup, identity theft, scheduled personal articles, legal expense coverage, or umbrella liability. Upselling is different from cross-selling because Lindy is not necessarily selling a separate new policy; she is improving the quality or amount of coverage already in place. This can increase commission revenue while also improving client protection. Like cross-selling, it must be ethical and needs-based. Lindy should explain the benefit, cost, limitation, and risk of not purchasing the enhancement. She should document the recommendation and the client's decision, especially if the client declines broader coverage.

NEW QUESTION # 36
When closing a sale, what makes it easier for the intermediary to counter any objections raised by the client?

- A. Being aware of what is happening in the industry
- B. Employing passive listening
- C. Using unusual and extremely serious claims examples
- D. Adopting assertive body language

Answer: A

Explanation:
Industry awareness helps an intermediary respond to client objections with relevant, credible, and current explanations. Clients often object to premium increases, deductibles, coverage restrictions, underwriting questions, insurer requirements, or changes in market availability. A broker or agent who understands market cycles, claims trends, catastrophe losses, inflation in repair costs, supply chain issues, liability awards, and insurer underwriting appetite can explain the reason behind the recommendation instead of relying on pressure tactics. Passive listening is inadequate because closing requires active listening, clarification, and targeted response. Assertive body language may support confidence, but it does not provide substantive answers to technical objections. Using unusual or extreme claims examples can appear manipulative and may damage trust. The better professional approach is to connect the objection to sound insurance reasoning: risk transfer, coverage adequacy, claims examples that are realistic, and market conditions. This creates an advisory sale rather than a purely transactional sale. References/topics: Sales; handling objections, industry knowledge, professional selling, client communication.

NEW QUESTION # 37
Trevor is cutting down a tree in his backyard. The tree accidentally falls onto his neighbour's shed, destroying the roof. Two weeks later, Trevor receives a document from his neighbour suing him for the damages to the shed and its contents. Which document has Trevor received?

- A. Damages attestation
- B. Statement of claim
- C. Statement of defence
- D. Judgment notice

Answer: B

Explanation:
Trevor has received a statement of claim. A statement of claim is the legal document that starts a civil lawsuit and sets out the claimant's allegations, the facts relied on, and the damages being sought. In this scenario, the neighbour is suing Trevor for damage to the shed and contents allegedly caused by Trevor's negligent tree- cutting activity. A judgment notice would come later, after a court has made a decision or entered judgment.
A statement of defence is the responding document filed by the defendant after being sued; it is not the document Trevor receives from the claimant to initiate the action. "Damages attestation" is not the standard legal pleading in this context. From a claims-handling perspective, Trevor should immediately forward the statement of claim to his insurer or broker and avoid admitting liability or negotiating independently. Liability policies typically require prompt notice and cooperation when legal proceedings are received.
References
/topics: Claims; statement of claim, liability lawsuit, legal documents, notice to insurer, defence obligations.

NEW QUESTION # 38
Mikayla is an independent contractor who uses her own vehicle to deliver pizza. She is compensated by the number of pizzas she can deliver. If she is involved in an accident where she injures a third party, which coverage could respond?

- A. The pizza company's non-owned automobile policy
- B. Mikayla's employer's liability coverage from its tenant's legal liability
- C. Mikayla's homeowners policy
- D. The pizza company's professional liability policy

Answer: A

Explanation:
The pizza company's non-owned automobile policy could respond because Mikayla is using her own vehicle in the course of delivering pizza for the business. Non-owned automobile coverage protects a business when it may become legally liable for the use of vehicles it does not own, such as employees' or contractors' vehicles used on company business. Mikayla's own automobile policy would be central as well, but it is not one of the answer choices. Her homeowners policy would not respond to automobile bodily injury liability arising from vehicle use. Professional liability is also incorrect because pizza delivery is not a professional service error; the claim arises from automobile use and third-party bodily injury. Tenant's legal liability concerns damage to rented premises, not road accidents. The fact that Mikayla is paid based on deliveries reinforces that the vehicle is being used commercially. Brokers must identify delivery, rideshare, courier, and business-use exposures because ordinary personal auto coverage may be restricted or require rating changes. References
/topics: Automobile Insurance; non-owned automobile coverage, business use, independent contractors, third- party injury claims.

NEW QUESTION # 39
How many years of driving experience are newly licensed drivers generally credited for if they have completed an approved driver training course?

- A. One or two years
- B. Three or four years
- C. Four or five years
- D. Two or three years

Answer: D

Explanation:
Newly licensed drivers who complete an approved driver training course are generally credited with two or three years of driving experience, depending on insurer rules and jurisdictional rating practices. Driver training is treated as a risk-improvement factor because it indicates that the new driver has received structured instruction in vehicle control, traffic rules, defensive driving, hazard recognition, and responsible road behaviour. The credit does not make the driver equivalent to a highly experienced operator, but it may improve rating classification compared with a new driver who has no approved training. Option A is too low for the general credit reflected by the course material. Options C and D overstate the experience credit; completing training does not justify treating a newly licensed driver as if they had four or five years of actual road experience. Brokers must be careful to verify that the course is approved and that proof of completion is available, because insurers will not apply rating credits based only on verbal statements.
References/topics:
Automobile Insurance; driver training credit, newly licensed drivers, automobile rating, underwriting documentation.

NEW QUESTION # 40
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