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>> C11過去問無料 <<

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IIC Principles and Practice of Insurance 認定 C11 試験問題 (Q45-Q50):

質問 # 45
Which type of clause grants additional protection to the entity that has a registered interest on real property?

- A. Lienholder clause
- B. Mortgage clause
- C. Additional interest clause
- D. Bailee clause

正解： B

解說：
Comprehensive and Detailed Explanation (150-250 words):
Amortgage clauseis a specialized provision within property insurance policies that protects the financial interest of amortgagee- typically a bank or lending institution-when real property is used as collateral for a loan. Under thePrinciples and Practice of Insurance, this clause creates aseparate contract of insurancebetween the mortgagee and the insurer. This is critical because it ensures that the mortgagee's protection remains intact even if the insured violates policy conditions (such as failing to maintain the property or committing fraud).
This clause ensures that any loss settlement will first satisfy the mortgagee's insurable interest before any residual payment goes to the property owner. It also obligates the insurer to notify the mortgagee of policy cancellation or material changes, providing the lender an opportunity to take protective measures, such as force-placed insurance.
The mortgage clause is distinct from other clauses: abailee clauserelates to property held by others for repair or cleaning, alienholder clauseis used for movable property like automobiles, and anadditional interest clauseoffers limited notice but not the full contractual protection afforded to a mortgagee. Thus, the correct and most protective clause for real property isB. Mortgage clause.

質問 # 46
Which insurance industry impact is an example of a surety?

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

正解： D

解說：
Asurety bondis 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 aperformance bondensuring 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,Ccorrectly describes a surety situation.

質問 # 47
How do insurers try to balance premiums against the losses they might have?

- A. Through insuring a small number of superior risks
- B. By writing as much business in one location as possible
- C. By having a good spread of risk
- D. Through specializing in one or two kinds of risk

正解： C

解說：
Insurers must ensure they collect enough premium to cover potential losses while remaining competitive. One of the most important methods is maintaining a good spread of risk-diversifying exposures across different geographical areas, classes of business, and types of insureds. This spreads the impact of losses, reducing the chance that a single catastrophic event or concentration of similar risks will threaten the insurer's financial stability.
Option B, specialization, increases dependence on a narrow market segment and may elevate risk volatility.

Option C is unrealistic because insurers cannot rely solely on "superior risks," nor can they guarantee such a selection. Option D-concentrating business in one location-is dangerous because natural disasters, economic downturns, or localized events could cause severe aggregated losses.
Thus, insurers most effectively manage loss volatility through A: a good spread of risk.

質問 # 48
Which is NOT one of the three types of knowledge an underwriter requires to be successful in their role?

- A. Prescription knowledge
- B. Industry knowledge
- C. Insurance product knowledge
- D. Claims knowledge

正解：A

解説：
Successful underwriters must blend several types of knowledge to properly assess risk and construct suitable terms. The core areas typically highlighted in insurance education are:
Insurance product knowledge - Understanding policy wordings, coverages, exclusions, conditions, endorsements, and how different products respond to various loss scenarios.
Industry knowledge - Knowing the industries they insure (e.g., construction, retail, manufacturing):
operational hazards, typical loss trends, regulatory environment, and risk-management practices.
Claims knowledge - Appreciating how losses actually occur, how claims are adjusted, common coverage disputes, and historical loss experience. This helps underwriters anticipate problem areas and price and structure coverage appropriately.
"Prescription knowledge" is not a standard category in underwriting education. While underwriters may need guidelines, manuals, and rules, this is not recognized as one of the three foundational knowledge types.
Therefore, the item that is NOT one of the three required knowledge types is A. Prescription knowledge.

質問 # 49
John convinces Louise to sign a contract for room and board at his house in Montreal in exchange for $1,000.
When Louise prepares to move in, John informs her that she will be staying in a room at a run-down hotel he owns. Which cause of nullity is Louise MOST LIKELY to employ to cause the contract to be of no effect?

- A. Error
- B. Violence
- C. Lesion
- D. Fraud

正解：D

解説：
Under contract law principles referenced inPrinciples and Practice of Insurance, a contract is only valid when both parties givefree, informed, and genuine consent. Fraud occurs when one party intentionally misleads another through deception, false representation, or concealment to induce consent. In this scenario, John intentionally misrepresented the nature of the accommodation-promising his private residence while intending to place Louise in a different, inferior property.
Because Louise agreed based on amaterial misrepresentation, the contract is voidable due tofraud, meaning she can invoke nullity and have the contract deemed without effect. Fraud differs from error in that the misinformation wasdeliberatelycreated by John. It is not lesion (which relates to unfair disadvantage in value) nor violence (which involves physical or psychological coercion). Therefore, the correct answer isB. Fraud.

質問 # 50
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C11日本語サンプル: https://www.tech4exam.com/C11-pass-shiken.html

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