Quiz IIC - C11 Useful Exam Score


chapter 11-12(2026)

72

1. Which stimulus would increase the rate of growth hormone secretion?

- A. high somatostatin levels
- B. high blood protein levels
- C. deep sleep
- D. high blood glucose levels

:C:deep sleep;

2. PTH increases intestinal Ca2+ absorption indirectly by increasing production of the active form of vitamin D.

- A. False
- B. True

:B:True;

3. The hormone ADH is produced by cells whose bodies are in the ____, but it is actually released or secreted in the ____.

- A. hypothalamus; posterior pituitary
- B. hypophysis; hypothalamus
- C. anterior pituitary; posterior pituitary
- D. hypothalamus; anterior pituitary

:A:hypothalamus; posterior pituitary;

4. Cells of the adrenal medulla receive synaptic input from which type of neuron?

- A. Postsynaptic parasympathetic
- B. Presynaptic parasympathetic

You may urgently need to attend C11 certificate exam and get the certificate to prove you are qualified for the job in some area. But why C11 certificate is valuable and useful and can help you a lot? Because passing the test certification can help you prove that you are competent in some area and if you buy our C11 Study Materials you will pass the test almost without any problems. We are professional in these career for more than ten years and can give you promised success.

IIC C11 Exam Syllabus Topics:

Section	Weight	Objectives
Legal Principles of Insurance	20–25%	- Insurable interest, utmost good faith - Contract law fundamentals - Principle of indemnity - Subrogation and contribution
Insurance Industry Structure and Stakeholders	15–20%	- Roles: underwriting, claims, reinsurance - Legislation and regulation in Canada - Insurers, intermediaries, regulators
Introduction to Insurance	10–15%	- Role of insurance in economy and society - Purpose and function of insurance - Basic concepts: risk, peril, hazard

Insurance Policy Structure and Provisions	20–25%	- Policy components: declarations, insuring agreement, exclusions, conditions - Interpretation of policy wording - Endorsements and modifications
Risk Management and Application	15–20%	- Risk identification, assessment, treatment - Ethics and professional conduct - Application of principles to personal and commercial contexts

>> Exam C11 Score <<

C11 Dumps Torrent & C11 Practice Questions & C11 Exam Guide

Since it was founded, our DumpsValid has more and more perfect system, more rich questiondumps, more payment security, and better customer service. Now the C11 exam dumps provided by DumpsValid have been recognized by masses of customers, but we will not stop the service after you buy. We will inform you at the first time once the C11 Exam software updates, and if you can't fail the C11 exam we will full refund to you and we are responsible for your loss.

IIC Principles and Practice of Insurance Sample Questions (Q39-Q44):

NEW QUESTION # 39
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?

Insurer	Insured Amount
Insurer A	$800,000
Insurer B	$200,000

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

Answer: C

Explanation:
When two insurers cover the same property but the policies arenot 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 doesnotapply 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.

NEW QUESTION # 40
Orianna is an insurance professional who acts on behalf of the insurerandthe insured. She owns her client list and is paid commission once policies are arranged. What is her profession?

- A. Underwriter

- B. Broker
- C. Independent adjuster
- D. Exclusive agent

Answer: B

Explanation:
Abrokeris an independent insurance intermediary who represents theinsured, not the insurer, yet also interacts professionally with insurers to place coverage. Brokers typicallyown their client lists, have the freedom to place business with multiple insurers, and earn income throughcommissionsonce policies are sold or renewed.
They are obligated to provide impartial advice and ensure clients receive suitable coverage.
Underwriters (option B) do not own client lists and do not earn commissions; they work for insurers evaluating risks. Exclusive agents (option C) representone insurer onlyand generally do not own their book of business. Independent adjusters (option D) investigate and adjust claims-they do not sell insurance nor hold client lists.
Orianna's described attributes-ownership of clients, acting for both parties, and earning commissions- match precisely the role of abroker, makingAcorrect.

NEW QUESTION # 41
Which statement best describes unearned premium?

- A. The accumulated premium that has not been paid out against a loss
- B. The earned premium that has been paid out as the broker's commission
- C. The premium that covers the policy period that has expired
- D. The premium that covers the policy duration that has not yet passed

Answer: D

Explanation:
Unearned premium is the portion of the premium that corresponds to the period of insurance not yet elapsed.
When an insured prepays a premium (often for a 12-month policy), the insurer earns that premium gradually over the policy term as time passes. Any amount relating to future coverage-coverage the insurer has not yet provided-is considered unearned premium. It represents a liability on the insurer's balance sheet because if the policy is cancelled, the insurer must refund the unearned portion to the insured, subject to policy terms.
Option A is the opposite: that describes earned premium, not unearned premium. Option B is incorrect because unearned premium is unrelated to claims payments; it is a time-based accounting concept. Option D is incorrect because broker commissions are not part of earned or unearned premium calculations; they are an expense paid out of the premium.
Therefore, the correct definition is C: the premium for the remaining period of insurance that has not yet passed.

NEW QUESTION # 42
Stuart sells his vehicle and cancels his auto policy. The insurer refunds the full unearned portion of the premium. What type of cancellation is this?

- A. Fully fixed
- B. Total rate
- C. Pro rata
- D. Non-adjusted rate

Answer: C

Explanation:
Apro rata cancellationoccurs when an insurer cancels a policy or when the insured cancelswithout penalty, and the insurer refunds thefullunexpired portion of the premium. The refund is calculated strictly based on time remaining in the policy period. No service charges, cancellation penalties, or retained percentages apply.
This is different fromshort rate cancellation, where a penalty is applied when the insured cancels voluntarily.
"Total rate," "fully fixed," and "non-adjusted rate" are not recognized forms of cancellation methods.
Thus, refunding the entire unused premium confirms the cancellation ispro rata.

NEW QUESTION # 43

Which statement best describes a valued contract?

- A. The policy pays the full cost of replacing items even if this amount exceeds policy limits
- B. Settlements are based on a predetermined amount agreed upon at contract formation
- C. The insured can reject settlement offers and force a higher payout
- D. Settlements involve periodic payments due to the nature of valuation

Answer: B

Explanation:
Avalued contractis one in which the insurer and insured agreein advanceon the value of the insured item. If a total loss occurs, the insurer pays this predetermined amount, regardless of the item's actual cash value at the time of loss. This type of contract is common in areas such as fine arts, antiques, life insurance, or items whose value is difficult to measure after loss. The purpose is to eliminate disputes over valuation after a loss occurs.
Option A incorrectly describes replacement cost coverage.
Option B misstates contract rights; insureds cannot force payouts beyond contractual terms.
Option C describes structured settlements, not valued contracts.
Thus, the correct definition isD.

NEW QUESTION # 44
......