

CPCU-500受験資格、CPCU-500日本語版試験解答

CPCU® 500 Practice Exam



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>> CPCU-500受験資格 <<

CPCU-500日本語版試験解答、CPCU-500合格記

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The Institutes Becoming a Leader in Risk Management and Insurance 認定 CPCU-500 試驗問題 (Q21-Q26):

質問 # 21

Thomas is the commercial lines underwriter for Shelton Manufacturing. Critical thinking helped him suggest that the insured consider a blanket business personal property limit for its three locations. This critical thinking will help Thomas to

- A. Avoid an errors and omissions lawsuit.
- **B. Cement his relationship as a risk management partner.**
- C. Widen the insurer's reach.
- D. Collect additional premium.

正解: B

解説:

In CPCU 500, critical thinking is emphasized as a leadership skill that improves the quality of decisions and strengthens business relationships by focusing on the client's objectives, anticipating implications, and recommending solutions that fit the risk. Thomas's suggestion of a blanket business personal property limit reflects value-added analysis: instead of treating each location in isolation, he is considering how coverage design can better match Shelton Manufacturing's exposure pattern across multiple sites.

A blanket limit can reduce the chance of being underinsured at a single location when property values shift over time, inventory moves, or one site temporarily holds more business personal property than expected. By identifying this practical coverage structure and proactively advising the insured, Thomas demonstrates sound judgment, an understanding of how losses occur, and an ability to translate risk concepts into an actionable insurance solution. That behavior aligns with CPCU 500's view of leadership as influencing outcomes through better thinking and better recommendations, not simply processing transactions.

The primary benefit is not to avoid litigation or to chase premium. While premium or risk control benefits may occur, CPCU 500 frames the most meaningful outcome of strong critical thinking as building trust and credibility. By helping the insured align coverage with real operational risk, Thomas positions himself as a collaborative, problem-solving advisor-strengthening his role as a long-term risk management partner.

質問 # 22

Jack lives in a modified no-fault state which has a monetary threshold of \$50,000 for noneconomic losses. His personal auto policy carries the state's minimum PIP medical coverage limit of \$15,000. Jack was injured in an accident when Katie ran through a red light and struck Jack's vehicle. He incurred \$20,000 in economic losses and \$10,000 in noneconomic losses. How much, if any, can Jack collect from his personal auto insurer under PIP coverage?

- A. \$20,000
- **B. \$15,000**
- C. \$0
- D. \$10,000

正解: B

解説:

CPCU 500 explains that no-fault auto systems are designed so that, after an auto accident, an injured person's own insurer pays certain losses promptly under Personal Injury Protection regardless of fault. The question specifies that Jack's policy carries a PIP medical coverage limit of \$15,000, which is the maximum the insurer will pay under that specific PIP medical benefit.

Jack's total losses include \$20,000 in economic losses and \$10,000 in noneconomic losses. Under no-fault concepts, noneconomic losses (pain and suffering) are not paid by PIP medical coverage; they are typically recoverable only through a liability claim if the injured party meets the state's tort threshold. The state's \$50,000 monetary threshold for noneconomic losses affects whether Jack can pursue Katie for pain and suffering, but it does not increase what PIP medical will pay.

Because the only PIP benefit described is medical and its limit is \$15,000, Jack can collect up to \$15,000 from his own insurer under PIP medical coverage, even though his total economic losses are \$20,000. The remaining economic losses may or may not be recoverable under other coverages (such as additional PIP benefits if purchased, Med Pay, health insurance, or the at-fault driver's liability), but under the stated PIP medical limit, the insurer's obligation caps at \$15,000.

質問 # 23

Bobbie works for Triple Hills Associates and is gathering current information to consider the application of a new account. She asks Reggie, a junior underwriter, to gather as much information as he can from public sources about the account to help in her analysis,

but to be careful of bias and credibility issues. Which one of the following situations might Reggie avoid reporting to Bobbie due to the informational hazards she mentioned?

- A. Reggie discovered offices from the account's website that are located in an area known for flooding.
- B. Reggie discovered a police report involving one of the account's truck drivers indicating he did not have a proper CDL license.
- C. A former employee posted negative comments about management on a public website.
- D. An online map search of the headquarters revealed they are located in a large corporate building with a number of other companies.

正解: C

解説:

CPCU 500 stresses that strong critical thinkers evaluate information quality before using it in decisions. When gathering public-source information, "informational hazards" commonly include bias, lack of verification, missing context, and questionable credibility. The goal is not to ignore all negative information, but to recognize which inputs are most likely to be unreliable or misleading and therefore require careful validation before they influence underwriting judgment.

Option D is the best example of a source that presents clear credibility and bias concerns. A former employee's negative online comments may reflect a personal grievance, selective experiences, or incomplete context. The identity of the poster may be unknown, details may be exaggerated, and claims may not be supported by verifiable facts. CPCU 500 encourages avoiding unsubstantiated or emotionally charged inputs that can distort analysis, or at minimum treating them as preliminary "leads" rather than decision-grade evidence.

In contrast, options A and B are generally observable and verifiable (company locations and mapping information), and option C references an official record, which typically carries higher credibility and can be confirmed through appropriate channels. Therefore, the item most likely to be avoided or heavily discounted due to bias and credibility issues is the unverified, potentially biased commentary from a former employee.

質問 # 24

Ace Accounting Group insures its property exposures under the commercial property coverage part of a Commercial Package Policy. It owns the building and most of the furniture and office equipment, but decided to lease the copiers and telephone equipment from Singer Leasing. The leasing agreement requires that Ace provide insurance coverage for this equipment. Which of the following would provide Ace with this property coverage?

- A. Equipment breakdown coverage
- B. Personal property of others
- C. Business personal property
- D. Building and personal property blanket coverage

正解: B

解説:

In CPCU 500, selecting the correct property coverage depends on identifying who owns the property and what insurable interest the policyholder has. Ace is leasing copiers and telephone equipment, meaning Ace does not own the equipment; Singer Leasing does. However, Ace may still have an insurable interest because the lease requires Ace to insure the items and Ace could be financially responsible for damage under the lease terms.

Under commercial property concepts, property that belongs to someone else but is in the insured's care, custody, or control is commonly addressed as personal property of others. This category is designed for exactly this type of situation: customers', suppliers', or lessors' property that is temporarily at the insured's premises or in the insured's possession and for which the insured may be responsible.

Option A, business personal property, primarily applies to property the insured owns (and in some forms may include certain tenant improvements or limited interests), but the key point in this question is that the copiers and phones are owned by the leasing company. Option B, equipment breakdown coverage, responds to specific types of mechanical or electrical breakdown loss, not broad causes of loss like fire, theft, or water damage during normal use. Therefore, the most appropriate answer for insuring leased equipment owned by another party is personal property of others.

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質問 # 25

Which one of the following quadrants of risk deals with uncertainties associated with the organization's procedures, systems, and policies?

- A. Strategic risk
- **B. Operational risk**
- C. Hazard risk
- D. Financial risk

正解: B

解説:

CPCU 500 explains that enterprise risks are grouped into four major quadrants: hazard, financial, operational, and strategic. Correctly identifying the quadrant is essential because each type of risk requires different management techniques and oversight. Operational risk specifically addresses uncertainties that arise from an organization's internal processes, procedures, systems, and people. This includes breakdowns in workflow, inadequate internal controls, system failures, compliance gaps, human error, fraud, or poorly designed policies. Because the question explicitly refers to procedures, systems, and policies, it directly matches the definition of operational risk under the CPCU 500 framework.

Hazard risk involves accidental losses such as property damage, bodily injury, or liability exposures—risks that are often insurable. Financial risk focuses on uncertainties related to market conditions, credit, liquidity, capital structure, or interest rate changes. Strategic risk arises from high-level decisions affecting the organization's long-term direction, such as mergers, acquisitions, or market expansion.

Operational risk is closely tied to day-to-day execution. CPCU 500 emphasizes that strong governance, internal controls, training, and well-designed systems are key tools for managing operational risk. When procedures and systems fail, the organization may experience service disruptions, regulatory penalties, reputational damage, or financial loss. Therefore, the correct quadrant in this case is Operational risk.

質問 # 26

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