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IIC Principles and Practice of Insurance Sample Questions (Q36-Q41):

NEW QUESTION # 36

In their property insurance application, a Quebec client stated there was no home business. The underwriter binds the policy without knowing the client runs a daycare in a detached garage. If a loss occurs, will there be consequences?

- A. No; in-home businesses with a low to medium hazard grade do not affect eligibility
- B. No; as long as the homeowner has at least three years' experience in the business
- C. Yes; any claims will be subject to an increased deductible depending on the size of the loss
- **D. Yes; if the concealment is proven it could result in the contract being nullified**

Answer: D

Explanation:

Insurance contracts rely on the principle of utmost good faith, requiring applicants to disclose all material facts-facts that would influence an underwriter's decision to accept, decline, or rate a risk. Operating a home daycare is unquestionably a material change in exposure, as it increases traffic, liability hazards, and occupancy risk. Even though the daycare is conducted in a detached garage, it still forms part of the premises insured.

If the client misrepresents or fails to disclose this information, and the insurer can prove concealment, the insurer may void the policy ab initio (from the beginning) or deny the claim. This applies in Quebec as well, whose Civil Code also requires truthful disclosure of material risks.

Options A and B describe conditions that do not exist in Canadian property insurance.

Option D is incorrect because even low-hazard home businesses must be disclosed.

Thus, C is correct.

NEW QUESTION # 37

Original Insurance Company terminated its broker agreement with TOY Insurance Brokers. Which situation likely resulted in this termination?

- **A. TOY Insurance Brokers did not keep premiums in a trust account and used them to pay expenses**
- B. Original Insurance Company did not set service standards
- C. TOY Insurance Brokers did not remit commissions owed to the insurer
- D. Original Insurance Company provided quotes on all broker applications

Answer: A

Explanation:

Brokers hold client premiums in trust accounts, separate from operating funds. This is a legal requirement under provincial insurance legislation. Trust funds belong to insurers (or insureds) until properly remitted. If TOY Insurance Brokers used trust funds to pay their own expenses, they violated both fiduciary duty and regulatory obligations. This constitutes serious professional misconduct and is one of the most common and serious reasons for immediate termination of a broker contract-often accompanied by regulatory investigation or license suspension.

Option A would not justify termination because service standards should be defined by the insurer, not the broker. Option B reflects good insurer practice and is unrelated to termination. Option C is incorrect because brokers do not remit commissions to insurers-insurers pay commissions to brokers.

Therefore, the only correct answer is D: failure to maintain premiums in a trust account.

NEW QUESTION # 38

Why would a policyholder use an intermediary?

- A. They have unlimited liability
- **B. They help to identify clients' insurance needs**
- C. They make reinsurance arrangements for clients
- D. They represent all insurers

Answer: B

Explanation:

Intermediaries-such as brokers and agents-play an essential role in helping consumers navigate insurance products. One of their

primary functions is to identify the client's needs, assess exposures, and recommend suitable insurance solutions. This includes advising on appropriate limits, optional coverages, deductibles, and risk management considerations. This consultative role is fundamental to the value they provide.

Option A is incorrect because brokers represent multiple insurers but not all insurers; agents often represent only one. Option B is incorrect-intermediaries do not have unlimited liability; their liability relates to negligence or errors in service. Option D is incorrect-reinsurance arrangements are made between insurers and reinsurers, not individual clients. Therefore, the correct reason a policyholder uses an intermediary is C.

NEW QUESTION # 39

Jack is a first-time homeowner. How can he mitigate his risk?

- A. Purchase many different kinds of goods
- B. Increase his volume of risk
- C. Purchase insurance
- D. Decrease his volume of risk

Answer: D

Explanation:

Risk mitigation refers to reducing the frequency or severity of potential losses. A first-time homeowner can mitigate risk by taking proactive measures such as installing smoke alarms, securing doors and windows, maintaining the property, or eliminating hazards. These actions directly decrease the homeowner's volume of risk by reducing the probability of a loss or limiting its potential impact. Option A-purchasing insurance-is not risk mitigation; it is risk transfer, where the financial consequences of loss are shifted to an insurer. Insurance does not reduce the likelihood of loss; it only provides compensation after loss.

Option B is the opposite of mitigation.

Option D is irrelevant to risk management.

Thus, the correct answer is C: Decrease their volume of risk.

NEW QUESTION # 40

Which financial outcome would be expected when engaging in a speculative risk?

- A. No possibility of gain
- B. No possibility of loss
- C. Possibility of either gain or loss
- D. Possibility of gain only

Answer: C

Explanation:

In insurance terminology, a speculative risk is a situation where there is a possibility of either financial gain or financial loss, depending on how events unfold. This is what makes it different from a pure risk, where the only possible outcomes are loss or no loss (but never a profit). Examples of speculative risk include investing in the stock market, starting a business, or buying foreign currency. In each of these situations, you may end up with a profit, break even, or suffer a loss.

Because speculative risks involve the potential for profit, they are generally not insurable. Insurance is designed to respond to pure risks, such as the risk of fire damaging a building, or a car accident causing injury or property damage. In those cases, there is no opportunity for financial gain from the event itself-only the chance of economic loss or no loss at all.

Therefore, the defining characteristic of speculative risk, and the correct answer to this question, is the possibility of either gain or loss, which is captured by option D.

NEW QUESTION # 41

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