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## Free PDF Quiz 2026 C11: Newest Principles and Practice of Insurance Reliable Exam Registration

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### IIC Principles and Practice of Insurance Sample Questions (Q37-Q42):

#### NEW QUESTION # 37

What does the acronym PIPEDA stand for?

- A. Protect Insurance Products by Electronic Decoding Algorithms
- **B. Personal Information Protection and Electronic Documents Act**
- C. Private Information Protected from Email Decoding Attacks
- D. Personal Insurance Products Electronically Delivered Act

**Answer: B**

Explanation:

PIPEDA is the federal Canadian privacy legislation governing how private-sector organizations—including insurance companies, brokers, and adjusters—collect, use, and disclose personal information during commercial activities. Its full and correct name is: Personal Information Protection and Electronic Documents Act

PIPEDA sets out requirements for informed consent, accuracy, safeguarding of data, client access rights, and limitations on secondary use of personal information. Insurance operations rely heavily on personal data, so compliance is mandatory.

Options A, B, and C are fictitious and have no connection to Canadian insurance regulation or privacy law.

Thus, the correct answer is D.

### NEW QUESTION # 38

Ace Brokerage Inc., a liability insurer, has been in business for three years. It is suffering financial difficulties despite writing a significant amount of new business. What is the most likely reason?

- A. Poor handling of its accounts receivable
- B. Premiums were discounted when policyholders paid in full
- C. Many clients have added endorsements to their policies
- D. Lack of profit-sharing commissions earned

**Answer: A**

Explanation:

For a new insurer, cash flow and premium collection are critical. Liability claims often take years to develop, but expenses such as commissions, reinsurance, administration, and claim reserves must be funded immediately. If premiums are not collected promptly due to poor management of accounts receivable, the insurer may not have sufficient liquidity to meet obligations—even if it has written a large volume of business on paper.

Option B is irrelevant because insurers (unlike brokers) do not receive profit-sharing commissions.

Option C is not typically a cause of financial distress since endorsements generate additional premium.

Option D—discounting premiums—could affect income but would not normally create severe financial difficulty unless combined with other poor practices.

The most likely reason for early-stage financial trouble is failure to collect premiums efficiently, making A correct.

### NEW QUESTION # 39

What is the effect of perils and hazards on insurance rates for the underwriter?

- A. The rate is determined by the law of large numbers for the hazards listed on the policy
- B. An underwriter may increase the rate if the insured event is likely to increase the hazard
- C. An underwriter may use a higher rate if a hazard increases the likelihood of a loss by an insured peril
- D. The rate is calculated by multiplying the premium by the amount insured for each peril

**Answer: C**

Explanation:

Hazards are conditions that increase the likelihood or severity of a loss caused by an insured peril.

Underwriters assess hazards (physical, moral, and morale hazards) to determine whether a risk is acceptable and at what price.

If hazards make an insured peril more likely to occur, the underwriter will increase the rate to reflect higher expected losses. This aligns exactly with option C.

Option A is close but incorrectly states "insured event," not "insured peril," and is less precise.

Option B misinterprets the law of large numbers; it applies to loss predictability, not hazard listing.

Option D misunderstands rating—rates are not calculated by multiplying premium by insured value.

Thus, the correct statement is C.

### NEW QUESTION # 40

Antonio lights a firecracker and throws it to Brett. Brett tosses it to Sandra. Sandra catches it and throws it to Celina. It explodes in Celina's hands, injuring her. Who is the immediate cause of the loss?

- A. Sandra
- B. Celina and Antonio

- C. Antonio and Brett
- D. Brett

**Answer: A**

Explanation:

In determining liability, the immediate (proximate) cause refers to the most direct, unbroken cause leading to the injury. In this sequence, the firecracker explodes in Celina's hands immediately after she receives it from Sandra. Although Antonio initiated the chain of events and Brett contributed, their actions are more remote.

The last voluntary act that directly placed the dangerous object in the position where it caused harm was Sandra's throw to Celina. Sandra's action is therefore the immediate cause, even though earlier individuals may share legal responsibility in a broader causation analysis.

Option D is incorrect because Celina did not cause her own injury; she merely received the firecracker.

Option C includes Antonio and Brett, but neither was the final actor in the chain.

Therefore, the immediate cause of loss is B: Sandra.

#### NEW QUESTION # 41

Jack owns a convenience store. During a severe hurricane, he places sandbags in front of his store and boards up the windows. Which technique of loss control is Jack utilizing?

- **A. Loss reduction**
- B. Avoidance
- C. Diversification
- D. Risk transfer

**Answer: A**

Explanation:

Loss control refers to strategies used to minimize the frequency or severity of losses. In insurance principles, loss control is divided into loss prevention (reducing likelihood) and loss reduction (reducing severity once loss becomes imminent or unavoidable).

In this scenario, the hurricane threat is already occurring and cannot be prevented. Jack's actions—placing sandbags, boarding windows, and securing the premises—are aimed at reducing the amount of damage from an impending peril. This aligns exactly with loss reduction, which focuses on mitigating the extent of loss after a peril has already materialized or cannot reasonably be avoided.

Avoidance (option A) would involve eliminating the risk entirely, such as relocating the business out of hurricane-prone regions. Risk transfer (option B) involves shifting financial consequences to an insurer.

Diversification (option C) spreads exposure across multiple assets or locations. Jack is instead applying a protective measure to reduce damage, making D. Loss reduction the correct choice.

#### NEW QUESTION # 42

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