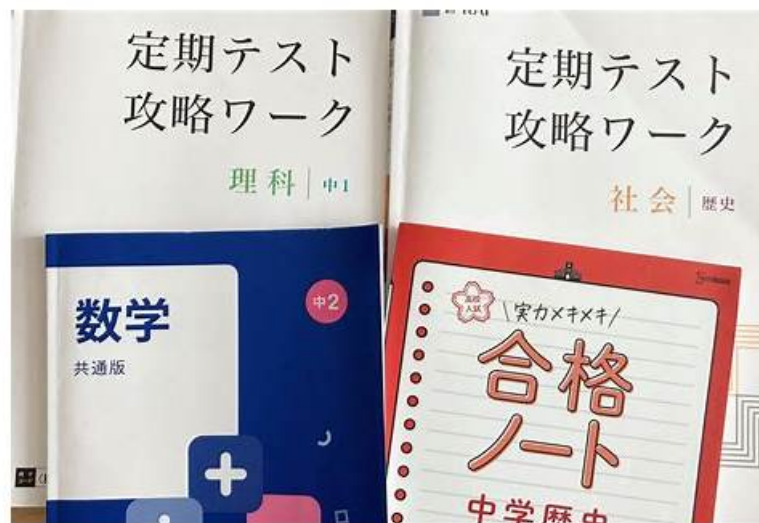


C11問題集 & C11関連資格知識



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>> C11問題集 <<

C11関連資格知識、C11勉強時間

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IIC Principles and Practice of Insurance 認定 C11 試験問題 (Q76-Q81):

質問 #76

Whose signatures would usually appear on the risk's policy?

Name	TOPEXAM
Simone	liability risk
Denis	Broker
Alan	Administrative Manager of insurer
Cathy	Chief Executive Officer of insurer

- A. Denis and Cathy
- B. Denis and Simone
- C. Alan and Cathy
- D. Simone and Alan

正解: C

解説:

A policy is a legal contract issued by the insurer, not the broker and not the policyholder. Therefore, the individuals who sign the policy are usually the insurer's authorized signing officers.

These are typically:

The CEO or President, and

Another authorized senior officer, such as the Administrative Manager or Underwriting Officer.

In the table:

Cathy (CEO) is an authorized signer.

Alan (Administrative Manager) is also an authorized insurer representative.

The insured (Simone) does not sign the actual policy document; their signature is not required for the policy to be valid. The broker (Denis) also does not sign policies; he facilitates placement but is not a party to the contract.

Thus, the correct pair is Alan and Cathy.

質問 # 77

How would a moving and storage company benefit from purchasing insurance to cover customers' goods while in transit?

- A. Opportunity for more subscription policies
- B. More capital for business ventures
- C. Greater acquisition potential
- D. Provides a feeling of security

正解: C

解説:

Purchasing insurance that covers customers' goods in transit enhances the company's ability to attract more clients, which is referred to as greater acquisition potential. Clients feel more confident choosing a mover that offers protection for their belongings, especially when transporting high-value items. This competitive advantage increases business opportunities and strengthens the company's reputation.

Option B- "feeling of security"- is a benefit but applies to the insured party, not the business's competitive positioning. Option C is incorrect because purchasing insurance does not provide additional capital; it is a business cost. Option D (subscription policies) has no connection to transit insurance.

Therefore, the most direct business benefit for the moving company is A: Greater acquisition potential.

質問 # 78

Which principle of insurance requires that an insured must have a financial interest in the subject matter of insurance at the time of loss?

- A. Insurable interest
- B. Utmost good faith
- C. Subrogation
- D. Indemnity

正解: A

解説:

Comprehensive and Detailed Explanation:

The principle of insurable interest is fundamental to insurance contracts and is essential for the validity of an insurance policy.

Insurable interest exists when the insured stands to suffer a financial loss if the insured property is damaged, destroyed, or if the insured person is injured or dies. This principle ensures that insurance contracts are not used for speculation or gambling, which would be contrary to the purpose of insurance.

According to established insurance principles reflected in the Insurance Institute of Canada's Principles and Practice of Insurance, insurable interest must exist at the time of loss for property and liability insurance. For life insurance, insurable interest must exist at the time the policy is taken out. Without insurable interest, an insured would have no legitimate reason to purchase insurance, and the policy could be declared void.

For example, a homeowner has an insurable interest in their house because they would suffer a financial loss if it were damaged by fire. Similarly, a business has an insurable interest in its inventory and equipment. In contrast, a person cannot insure a stranger's property because they would not experience a financial loss if that property were damaged.

This principle protects insurers from moral hazard and ensures that insurance remains a mechanism for risk transfer and financial protection, rather than a means of profit. Therefore, the correct answer is A. Insurable interest.

質問 # 79

Which statement reflects how an insurer invests their capital?

- A. Provincial regulations allow insurers to invest in foreign bond markets
- B. There are no restrictions as to how an insurer can invest their capital
- **C. Government regulations specify the types of investments not permitted to insurers**
- D. Insurers are compelled by regulations to invest in non-liquid assets

正解: C

解説:

Insurers in Canada are heavily regulated in the way they invest their capital because they must remain financially strong to pay future claims. Government regulations-federal for federally regulated insurers and provincial for provincially regulated insurers-set out specific investment restrictions, including prohibiting certain high-risk or illiquid investments. These rules protect policyholders by ensuring insurers maintain solvency and liquidity.

Insurers must invest prudently in order to meet long-term obligations, and therefore regulators specify the classes of investments deemed too risky or unsuitable. This includes limits on speculative investments or holdings that could jeopardize stability.

Option A is incorrect because insurers are not required to invest in non-liquid assets; in fact, liquidity is important.

Option B is incorrect; although some foreign investments may be allowed, the statement is not a broad principle of regulation.

Option C is incorrect because insurers face significant restrictions, not complete freedom.

Thus, D is the correct answer.

質問 # 80

What is a cover note?

- **A. Document issued by intermediaries to inform the insured that coverage has been arranged**
- B. Purchase agreement between the agent or broker and the insurer
- C. An amendment added to a written document that alters its provisions
- D. File notes confirming insurance discussions between the intermediary and the insured

正解: A

解説:

A cover note is a temporary document issued by a broker or agent to confirm that insurance coverage has been arranged and is in force, pending the issuance of the formal policy. It is typically used when immediate proof of insurance is required before the insurer can produce the finalized policy wording. Cover notes outline essential information such as the insured's name, type of coverage, limits, and effective dates.

Option A is incorrect because a cover note is not a contract between insurer and broker. Option B describes an endorsement, not a cover note. Option C refers to internal file documentation but does not serve as official proof of insurance.

Thus, the correct definition is option D: a document issued to the insured confirming that temporary coverage is effective until the formal policy is issued.

質問 # 81

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C11関連資格知識: https://www.topexam.jp/C11_shiken.html

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信頼できるC11問題集 & 合格スムーズC11関連資格知識 | 一番優秀なC11勉強時間

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- C11資格トレーニング □ C11試験解答 □ C11最速合格 □ ⇒ www.xhs1991.com □サイトにて「C11」問題集を無料で使おうC11出題内容
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