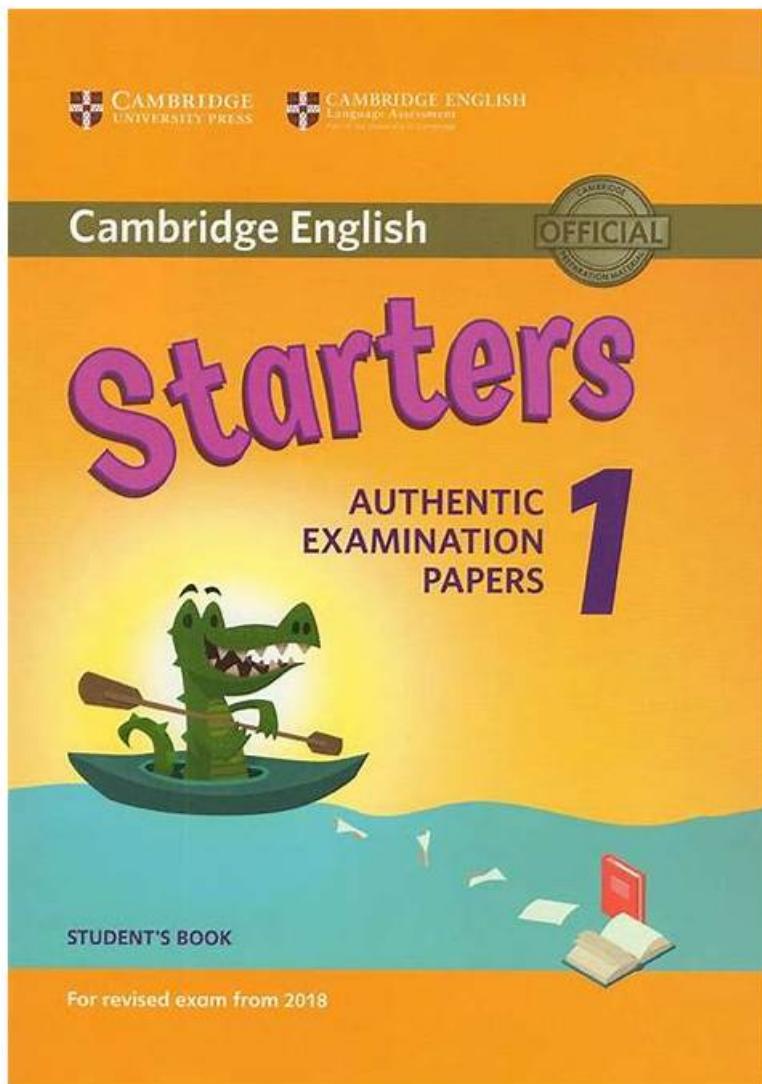


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IIC Principles and Practice of Insurance Sample Questions (Q28-Q33):

NEW QUESTION # 28

What is the correct placement of statutory conditions to their respective insurance policy?



- A: A: accident & sickness, B: automobile, C: fire
- B: A: automobile, B: accident & sickness, C: fire
- C: A: accident & sickness, B: fire, C: automobile
- D: A: fire, B: accident & sickness, C: automobile

Answer: D

Explanation:

In Canadian insurance law, statutory conditions apply differently depending on the class of insurance:

Fire insurance policies contain Statutory Conditions under provincial Insurance Acts.

Accident & sickness policies contain Statutory Conditions specific to health and travel insurance.

Automobile insurance includes Statutory Conditions or General Conditions (depending on the province).

The table shown in your image lists headings:

A: Rights of examination, B: Action, C: Prohibited use by insured.

These correspond directly to statutory condition categories found in fire insurance and accident & sickness insurance, not automobile.

The correct ordering is:

A = Fire, B = Accident & Sickness, C = Automobile.

This matches option B.

NEW QUESTION # 29

What should the broker provide in the broker report?

- A. Comparable accounts to assist the insurer in rating
- B. Their suggested premium for the client
- C. The client's past premium and deductibles
- D. Any personal knowledge of the client

Answer: D

Explanation:

A broker report accompanies an application submitted to an insurer. Its purpose is to give the underwriter helpful background information to properly assess the risk. The broker is expected to provide personal knowledge of the client that may not be evident from the application itself, such as reputation, financial responsibility, prior behaviour, and risk-management practices. This information can significantly influence underwriting decisions.

Option A is incorrect—the insurer, not the broker, determines premium.

Option C may be included if relevant, but it is not the essential purpose of a broker report.

Option D (comparable accounts) is not standard practice; insurers rely on their own rating manuals and actuarial data.

Thus, the most appropriate and expected content in a broker report is personal knowledge of the client, making B the correct answer.

NEW QUESTION # 30

Samuel is a broker who does NOT have claims-handling authority. He received a call from an insured at the scene of an auto accident. The insured was upset, and Samuel reassured her that everything would be fine because she had coverage. Later, the insurer denied the claim due to impaired driving. What should Samuel have done differently?

- A. Asked to speak to the police officer at the scene to determine legal implications
- B. Told the insured that the insurer would have to investigate before he could answer her concerns
- C. Asked the insured more details and informed her the claim would not be covered
- D. Told the insured to take immediate responsibility for the accident to uphold utmost good faith

Answer: B

Explanation:

Brokers without claims-handling authority must be extremely careful in the statements they make to insureds, especially at the time of a loss. Samuel improperly promised coverage, something he had neither the authority nor sufficient information to confirm. Claims

are determined by the insurer based on policy wording, exclusions, and investigation. The proper action would have been to reassure the insured emotionally while clearly stating that the insurer must first investigate the circumstances before any determination of coverage can be made.

Option B is inappropriate; the insured should not admit liability at the scene. Option C is improper because a broker has no authority to intervene in a police investigation. Option D is also incorrect; Samuel cannot deny coverage, as this is solely the insurer's role. Therefore, the only correct response is A, which aligns with proper professional conduct and avoids misrepresentation

NEW QUESTION # 31

What is needed to change older statutes that tend to be all-inclusive statements of law on a particular subject?

- A. Vote by the populace
- B. Approval from the Supreme Court of Canada
- C. Bill presented by a member of the congress
- D. **Act of legislature**

Answer: D

Explanation:

Statutes—especially older, comprehensive ones—can only be amended or repealed by an act of the legislative authority that created them. In Canada, this means a provincial or federal legislature must formally pass a new act or amendment. Legislatures are the bodies responsible for enacting, revising, or modernizing statutory law to reflect new legal, social, or commercial developments. Option B is incorrect because Canada does not change statutes through public votes (referenda), except in rare constitutional matters. Option C is incorrect and uses U.S. terminology ("congress"), which does not apply to the Canadian system. Even if compared to Parliament, a bill alone does not change a statute until it is passed into law by the legislature. Option D is incorrect because the Supreme Court interprets law, but does not rewrite statutes.

Thus, only an act of legislature can formally alter statutory law, making A the correct answer.

NEW QUESTION # 32

The risk manager of an oil refinery is seeking ways to transfer the pollution risk of a new drilling method.

What is the best option?

- A. Retain the risk
- B. Transfer the risk using a surety bond
- C. Add the risk to the company's standard commercial property and liability policies
- D. **Use a non-insurance loss-financing transfer agreement to insure the risk**

Answer: D

Explanation:

Pollution exposures—especially from oil refinery operations—are high-severity, high-complexity risks.

Standard property and liability policies typically exclude pollution, except for sudden and accidental events.

Pollution arising from new drilling methods is considered a specialized environmental liability and often requires customized financial transfer mechanisms.

A non-insurance loss-financing transfer agreement (also called a contractual risk transfer or financial risk transfer mechanism) allows the company to shift the financial consequences of pollution losses to another entity or through non-traditional insurance structures (e.g., environmental impairment liability contracts, captive agreements, or specialized financial instruments). This is the most appropriate and realistic way to transfer complex pollution exposures.

Option A (retain the risk) is unsafe due to catastrophic loss potential.

Option B (surety bond) guarantees performance, not pollution losses.

Option D is incorrect because standard policies do not cover this exposure.

Thus the best option is C.

NEW QUESTION # 33

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