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IIC Principles and Practice of Insurance Sample Questions (Q13-Q18):

NEW QUESTION # 13

A retailer reports \$250,000 revenues and \$100,000 expenses, and projects \$50,000 in sustained growth next year. What is its net income for the past year?

- A. \$300,000
- B. \$250,000
- C. \$200,000
- D. \$150,000

Answer: D

Explanation:

Net income is calculated by subtracting expenses from revenues:

$$\text{Net Income} = \text{Revenues} - \text{Expenses}$$

For this retailer:

$$\$250,000 - \$100,000 = \$150,000$$

The projection of \$50,000 sustained growth next year is irrelevant because the question asks specifically for last year's net income. Many insurance-based financial questions test the ability to isolate actual financial performance from future projections.

Options B, C, and D incorrectly combine revenue, expense, or growth figures.

Thus, the correct net income is A: \$150,000.

NEW QUESTION # 14

Which is a pre-loss objective of risk management for an organization?

- A. Sustained growth
- B. External obligations
- C. Operational continuity
- D. Business development

Answer: C

Explanation:

Pre-loss objectives in risk management are goals an organization aims to achieve before any loss occurs. These objectives focus on minimizing the frequency and severity of losses, ensuring preparedness, and maintaining organizational functionality.

Operational continuity is a key pre-loss objective because it emphasizes having systems, controls, and procedures in place to ensure that operations run smoothly—even when risk exposures are present. This includes safety programs, maintenance schedules, compliance measures, and contingency planning.

Operational continuity ensures the business can withstand or avoid disruptions.

Option A (external obligations) is vague and not formally defined as a risk management objective.

Option B (sustained growth) and D (business development) are business goals, not pre-loss risk management objectives.

Thus, the correct answer is C: Operational continuity.

NEW QUESTION # 15

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

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

Answer: A

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 # 16

Orianna is an insurance professional who acts on behalf of the insurer and the insured. She owns her client list and is paid commission once policies are arranged. What is her profession?

- A. Broker
- B. Exclusive agent
- C. Underwriter
- D. Independent adjuster

Answer: A

Explanation:

A broker is an independent insurance intermediary who represents the insured, not the insurer, yet also interacts professionally with insurers to place coverage. Brokers typically own their client lists, have the freedom to place business with multiple insurers, and earn income through commissions once policies are sold or renewed.

They are obligated to provide impartial advice and ensure clients receive suitable coverage.

Underwriters (option B) do not own client lists and do not earn commissions; they work for insurers evaluating risks. Exclusive

agents (option C) represent one insurer only and generally do not own their book of business. Independent adjusters (option D) investigate and adjust claims—they do not sell insurance nor hold client lists. Orianna's described attributes—ownership of clients, acting for both parties, and earning commissions—match precisely the role of a broker, making A correct.

NEW QUESTION # 17

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

Answer: B

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 # 18

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