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IIC Principles and Practice of Insurance Sample Questions (Q15-Q20):

NEW QUESTION # 15

What type of wording is written on a custom basis for a specific situation?

- A. Treaty
- B. Chattel
- C. Manuscript
- D. Standard

Answer: C

Explanation:

A manuscript wording is a policy or endorsement crafted specifically for an individual client or an unusual risk exposure. It is custom-written and negotiated between the insurer and the insured (or their broker). These wordings are used when standard forms do not adequately describe or protect a particular exposure, usually for large commercial clients, unique operations, or highly specialized risks.

Option A refers to standard wordings, which are pre-written, commonly used forms approved by insurers or industry bodies.

Option B (chattel) refers to movable personal property, not policy wording.

Option C (treaty) refers to reinsurance agreements between insurers and reinsurers, not client-facing policy forms. Therefore, the only option describing a custom-written policy wording is D: Manuscript.

NEW QUESTION # 16

A company suffers a \$100,000 property loss at its commercial location. If Insurer X and Insurer Y have policies subject to the same terms and conditions, and there is no deductible, what will each insurer pay based on the information below?

□ Insurer X insured amount: \$400,000

Insurer Y insured amount: \$100,000

- A. Insurer X pays \$80,000; Insurer Y pays \$20,000
- B. Insurer X pays \$50,000; Insurer Y pays \$50,000
- C. Insurer X pays \$100,000; Insurer Y pays \$0
- D. Insurer X pays \$0; Insurer Y pays \$100,000

Answer: A

Explanation:

When more than one insurer covers the same property under policies with identical terms, the loss is often shared according to the proportion of insurance each company provides. This is commonly referred to as contribution "pro rata by limits." First, determine the total amount of insurance:

Insurer X: \$400,000

Insurer Y: \$100,000

Total insurance: \$500,000

Next, determine each insurer's percentage of the total:

Insurer X: $400,000 \div 500,000 = 80\%$

Insurer Y: $100,000 \div 500,000 = 20\%$

The total loss is \$100,000, so each insurer pays its proportion of the loss:

Insurer X: $80\% \times \$100,000 = \$80,000$

Insurer Y: $20\% \times \$100,000 = \$20,000$

There is no deductible to adjust these amounts. Thus, Insurer X pays \$80,000 and Insurer Y pays \$20,000, making Option C correct.

NEW QUESTION # 17

Robin is employed as a loss adjuster handling a large residential fire claim. Which is NOT one of their responsibilities?

- A. Assess the claim with integrity
- B. Provide legal advice even if the claimant has legal counsel
- C. Explain relevant insurance coverage
- D. Uphold the law with respect to its interpretation

Answer: B

Explanation:

Loss adjusters are required to conduct themselves with professionalism, fairness, and integrity. Their responsibilities include explaining how coverage applies, gathering facts, assessing damage, and ensuring the claim is handled according to policy terms and applicable law. This includes respecting legal requirements and proper interpretation of insurance statutes and conditions.

However, adjusters must not provide legal advice. Legal advice is the domain of licensed lawyers. Adjusters may explain policy terms, clarify obligations, or interpret claims procedures, but they cannot advise a claimant on legal strategy, liability, lawsuit responses, or legal rights beyond policy interpretation. Doing so breaches professional boundaries and regulatory expectations.

Therefore, the only option that is not a responsibility is D: Provide legal advice, making it the correct answer.

NEW QUESTION # 18

When one reinsurer cedes part of its business to another reinsurer, what is the second reinsurer called?

- A. Cessionaire
- B. Retrocessionaire
- C. Primary Insurer

- D. Alternate Insurer

Answer: B

Explanation:

In the structure of reinsurance practices explained in Principles and Practice of Insurance, a retrocessionaire is the reinsurer that accepts risk from another reinsurer. This occurs through a process called retrocession, where a reinsurer (the retrocedent) transfers a portion of its assumed risk to another reinsurer to further spread exposure and maintain solvency stability.

The terminology is important:

The primary insurer issues the original policy to the insured.

The reinsurer (cessionaire) accepts risk from the primary insurer.

When that reinsurer then cedes part of the risk again, the receiving party is the retrocessionaire.

Retrocession is essential in risk-management frameworks because it allows reinsurers to diversify exposures and avoid concentration risks from catastrophic events. Therefore, the correct term for the second reinsurer is C. Retrocessionaire.

NEW QUESTION # 19

Why would a policyholder use an intermediary?

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

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 # 20

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