C130関連資格知識、C130赤本合格率

すべての顧客のニーズを満たすために、当社はこの分野で多くの主要な専門家と教授を採用しました。これらの専門家と教授は、お客様向けに高品質のC130試験問題を設計しました。当社の製品がすべての人々に適していると約束できます。 C130実践教材を購入して真剣に検討する限り、短時間で試験に合格して認定を取得することをお約束します。 C130試験の質問を選択してレビューに役立ててください。C130スタディガイドから多くのメリットを得ることができます。

IIC C130 Exam Syllabus Topics:

Section	Objectives
Topic 1: Insurance Distribution Systems	- Distribution models (independent agency, brokerage, direct writers) - Agent vs broker roles and responsibilities
Topic 2: Legal and Regulatory Framework	- Ethical standards and professional conduct - Law of agency and fiduciary duty
Topic 3: Broker and Agent Practice Skills	- Policy placement and insurer interaction - Client communication and advisory skills
Topic 4: Insurance Products and Markets	- Commercial and personal lines overview - Property and casualty insurance basics
Topic 5: Insurance Fundamentals and Risk Concepts	- Insurance principles and contract basics - Nature of risk (pure vs speculative risk)

>> C130関連資格知識 <<

C130赤本合格率、C130学習教材

形式に関するC130試験問題の3つの異なるバージョンがあります：PDF、ソフトウェア、オンラインAPP。内容は同じですが、さまざまな形式が実際にお客様に多くの利便性をもたらします。 PDFバージョンのC130試験の練習問題を印刷して、どこにいても受験できるようにすることができます。また、ソフトウェアバージョンは実際の試験環境をシミュレートし、オフラインでの練習をサポートできます。また、APPオンラインはあらゆる種類の電子機器に適用できます。誰であっても、C130準備の質問を通じて、あなたの目標を達成するために最善を尽くすことができると信じています！

IIC Essential Skills for the Insurance Broker and Agent 認定 C130 試験問題 (Q65-Q70):

質問 # 65
The insured has a property policy on his cottage with a $120,000 limit of insurance. What is the amount of coverage available for loss or damage to his $12,000 cottage boathouse under a typical policy?

- A. $12,000, in addition to the $120,000 on the cottage

- B. $120,000, the limit of the cottage policy
- C. $12,000, included in the limit on the cottage
- D. $0, boathouses are excluded under the policy

正解：C

解說：
Under a typical property policy, detached private structures such as a boathouse may be covered up to a stated percentage of the dwelling or cottage limit. Here, 10 percent of the $120,000 cottage limit equals $12,000.
The key point is that this amount is included within the overall cottage limit rather than automatically added on top of it. Option A is incorrect because boathouses are not necessarily excluded merely because they are separate structures, though eligibility depends on wording, location, and use. Option C is wrong because it treats the detached-structure amount as additional insurance, which is not the typical treatment reflected in this question. Option D is incorrect because the full $120,000 limit applies to the cottage building, not automatically to the boathouse. Brokers must explain detached-structure limits carefully, especially for cottages, garages, sheds, docks, boathouses, and other secondary structures, because clients often assume every structure is insured for full replacement cost. References/topics: Property Insurance-Wordings; detached private structures, cottage insurance, boathouse coverage, policy limits.

質問 # 66
A client who wants coverage for a risk, independent from the risk a broker previously arranged coverage for, is usually required to submit which document?

- A. Insured's authorization application
- B. Formal written application
- C. Statement of change request
- D. Broker of record letter

正解：B

解說：
When a client seeks coverage for a separate and independent risk, the insurer usually requires a formal written application. The application captures the material facts needed for underwriting, rating, coverage selection, and policy issuance. A broker cannot assume that information from an earlier placement applies to a new risk, especially where occupancy, ownership, operations, values, drivers, liability exposures, prior losses, or protection features may differ. A broker of record letter is used to appoint or authorize a broker to represent the client with an insurer; it does not itself provide the underwriting information needed for a new risk. A statement of change request is appropriate for modifying an existing policy, not applying for independent coverage. "Insured's authorization application" is not the standard document for submitting a new risk. The application also supports the duty of disclosure and creates a written record of representations made by the applicant, which is important for both underwriting integrity and E & O defence. References/topics: The Application Process; applications, new risk submission, material facts, underwriting documentation.

質問 # 67
What type of insurance policy would a life lease holder require?

- A. Tenants package insurance
- B. Mobile home and liability policy
- C. Personal liability package
- D. Condominium insurance

正解：A

解說：
A life lease holder generally requires tenants package insurance because the person has a right to occupy the dwelling but does not own the building in the same way as a freehold homeowner or condominium unit owner. The policy should protect the occupant's personal property, additional living expenses, and personal liability exposures. It may also include tenant's legal liability for damage caused to the rented or occupied premises, depending on the wording. Condominium insurance is not the best answer because a condominium unit owner has a distinct ownership interest in a unit and may need coverage for unit improvements, loss assessments, and condominium-specific obligations. A personal liability package alone is inadequate because it would not properly insure personal property or additional living expenses. Mobile home and liability coverage applies to mobile homes, not ordinary life lease occupancy. The key technical point is that the insurance must match the legal interest in the property: occupancy rights and contents exposure, not building ownership. References/topics: Property Insurance-Wordings; tenants package, life lease occupancy, personal

property, tenant's legal liability.

質問 # 68
Insurance is based on the existence of which factor?

- A. Absolute liability
- B. Risk
- C. Tortfeasors
- D. Premium

正解： B

解説：
Insurance exists because risk exists. Risk is the possibility of financial loss arising from uncertain events, such as fire, theft, liability, automobile collision, injury, or property damage. The entire insurance mechanism is built around identifying, measuring, transferring, pooling, and financing risk. A premium is not the basis of insurance; it is the price paid to transfer risk to the insurer. A tortfeasor is a person who commits a civil wrong, which is relevant in liability claims but not the foundational basis of insurance. Absolute liability is a legal liability concept where liability may apply regardless of negligence, but it is not the general foundation on which insurance operates. In broker and agent practice, the intermediary must first understand the client's exposures, then determine which risks are insurable and which policy forms respond. Without risk, there would be no need for insurance, underwriting, rating, policy conditions, claims handling, or intermediary advice. References/topics: Insurance and the Intermediary; risk, risk transfer, insurable exposures, insurance fundamentals.

質問 # 69
Which additional coverage is not typically available for personal-lines risks, although it is often provided at an additional charge for commercial risks?

- A. Identity theft insurance
- B. Flood insurance
- C. Specialized motor vehicle endorsement
- D. Renovation and remodelling endorsement

正解： B

解説：
Flood insurance is the best answer because traditional personal-lines property policies have commonly restricted or excluded flood-type water exposures, while commercial property policies more often offer flood coverage by endorsement, extension, or separate arrangement for an additional premium. This question is testing the classic distinction between standard personal-lines availability and commercial risk customization.
Identity theft coverage is commonly available in personal lines as an endorsement or package extension.
Specialized motor vehicle endorsements may also be available depending on the personal automobile or property context.
Renovation and remodelling endorsements can be used in personal-lines situations when a dwelling is under construction or materially altered, subject to underwriting approval. Flood, however, has historically been treated more restrictively in personal property insurance because flood losses can be catastrophic, geographically concentrated, and difficult to price without specialized underwriting. For commercial risks, insurers may evaluate the premises, flood zone, construction, elevation, protection, and risk controls and then charge additional premium. References/topics: Property Insurance-Wordings; flood coverage, personal-lines exclusions, commercial property endorsements, water damage limitations.

質問 # 70
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