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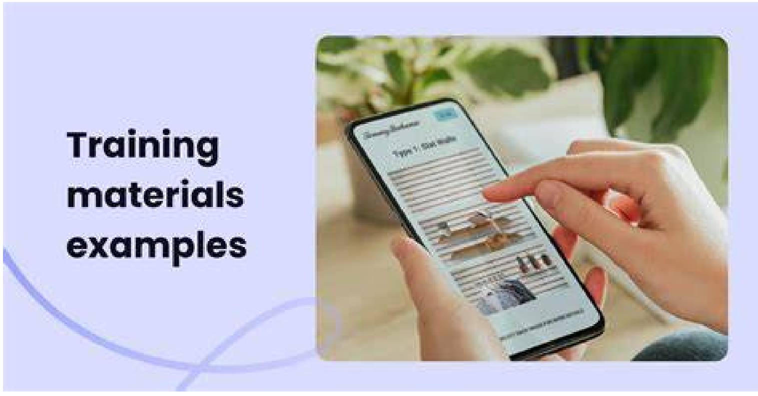

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IIC C11 Exam Syllabus Topics:

Section	Weight	Objectives
Legal Principles of Insurance	20–25%	- Contract law fundamentals - Insurable interest, utmost good faith - Subrogation and contribution - Principle of indemnity
Insurance Industry Structure and Stakeholders	15–20%	- Legislation and regulation in Canada - Insurers, intermediaries, regulators - Roles: underwriting, claims, reinsurance
Introduction to Insurance	10–15%	- Basic concepts: risk, peril, hazard - Purpose and function of insurance - Role of insurance in economy and society
Risk Management and Application	15–20%	- Application of principles to personal and commercial contexts - Ethics and professional conduct - Risk identification, assessment, treatment
Insurance Policy Structure and Provisions	20–25%	- Interpretation of policy wording - Endorsements and modifications - Policy components: declarations, insuring agreement, exclusions, conditions

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IIC C11 study material of "Pass4sureCert" is available in three different formats: PDF, desktop-based practice test software, and a browser-based practice C11 exam questions. Principles and Practice of Insurance (C11) practice tests are a great way to gauge your progress and identify weak areas for further study. Check out features of these formats.

IIC Principles and Practice of Insurance Sample Questions (Q22-Q27):

NEW QUESTION # 22
Original Insurance Company terminated its broker agreement with TOY Insurance Brokers. Which situation likely resulted in this termination?

- A. Original Insurance Company provided quotes on all broker applications
- B. TOY Insurance Brokers did not keep premiums in a trust account and used them to pay expenses
- C. TOY Insurance Brokers did not remit commissions owed to the insurer
- D. Original Insurance Company did not set service standards

Answer: B

Explanation:
Brokers hold client premiums in trust accounts, separate from operating funds. This is a legal requirement under provincial insurance legislation. Trust funds belong to insurers (or insureds) until properly remitted. If TOY Insurance Brokers used trust funds to pay their own expenses, they violated both fiduciary duty and regulatory obligations. This constitutes serious professional misconduct and is one of the most common and serious reasons for immediate termination of a broker contract-often accompanied by regulatory investigation or license suspension.
Option A would not justify termination because service standards should be defined by the insurer, not the broker. Option B reflects good insurer practice and is unrelated to termination. Option C is incorrect because brokers do not remit commissions to insurers-insurers pay commissions to brokers.
Therefore, the only correct answer is D: failure to maintain premiums in a trust account.

NEW QUESTION # 23
Why would a policyholder use an intermediary?

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

Answer: D

Explanation:
Intermediaries-such as brokers and agents-play an essential role in helping consumers navigate insurance products. One of their primary functions is toidentify 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 representmultiple insurersbutnot 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 isC.

NEW QUESTION # 24
MacMan Inc. employs several salespersons who travel throughout Canada with samples of its products.
Which type of coverage does MacMan Inc. require to protect its samples while in the salespersons' possession?

- A. Accident Insurance
- B. Aviation Insurance
- C. Personal Property Floater
- D. Commercial Property Floater

Answer: D

Explanation:
A commercial property floater is designed for businesses that regularly transport goods, equipment, or samples away from their main premises. In this case, MacMan Inc.'s traveling sales staff carry product samples across Canada. These samples are considered business property, not personal property. Therefore, they must be insured under a commercial floater, which provides coverage regardless of location-hotel rooms, vehicles, trade shows, or customer visits.
Option C, personal property floater, applies toindividualproperty such as jewelry, fine arts, or sporting goods, not business

merchandise. Option A, aviation insurance, is irrelevant unless aircraft are owned or used by the business for transport. Option B, accident insurance, covers personal injuries, not physical property.
Because the exposure involves business-owned goods off-premises, the correct coverage is the commercial property floater. It ensures protection against theft, loss, or damage while the goods are in the custody of traveling employees.

NEW QUESTION # 25
Which clause paysreplacement costeven if the lossexceeds the amount of insuranceon the dwelling?

- A. Pure restitution replacement clause
- B. Total replacement cost clause
- C. Guaranteed replacement cost clause
- D. Outright replacement clause

Answer: A,C,D

Explanation:
AGuaranteed Replacement Cost (GRC)clause is a special provision in homeowners' insurance that ensures the insurer will pay thefull cost to rebuild or repairthe dwellingeven if the loss exceeds the stated policy limit, provided all policy conditions are met (such as insuring to value and notifying the insurer of changes to the building).
This clause protects homeowners from unexpected increases in construction costs due to inflation, labour shortages, or material price spikes. The insurer guarantees complete reconstruction of the home, not merely up to policy limits.
Option A is not a recognized policy clause.
Option B (total replacement cost clause) is not the standard industry term.
Option C (pure restitution clause) does not exist in homeowners insurance terminology.
The only accurate clause that obligates the insurer to pay above policy limits is theGuaranteed Replacement Cost clause.

NEW QUESTION # 26
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. Add the risk to the company's standard commercial property and liability policies
- C. Use a non-insurance loss-financing transfer agreement to insure the risk
- D. Retain the risk

Answer: C

Explanation:
Pollution exposures-especially from oil refinery operations-arehigh-severity, high-complexity risks.
Standard property and liability policiestypically exclude pollution, except for sudden and accidental events.
Pollution arising from new drilling methods is considered aspecialized environmental liabilityand often requirescustomized financial transfer mechanisms.
Anon-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 policiesdo not coverthis exposure.
Thus the best option isC.

NEW QUESTION # 27
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