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最新的 Chartered Insurance Professional (CIP) C11 免費考試真題 (Q32-Q37):

問題 #32
What does the Institute for Catastrophic Loss Reduction (ICLR) encourage?

- A. The understanding of weather patterns to aid all citizens in predicting weather
- B. The building of resilient communities through cost-effective techniques that enable structures to withstand severe weather or earthquakes
- C. The pooling of funds by all members of society to deal with the predicted cost of a large-scale natural disaster
- D. The development of mandatory evacuation procedures in the event of any moderate weather changes

答案：B

解題說明：

The Institute for Catastrophic Loss Reduction (ICLR) is a research-based organization supported by the Canadian property and casualty insurance industry. Its mission is to reduce the loss of life and property caused by natural hazards by promoting scientifically grounded mitigation strategies. One of its central goals is to encourage the development of resilient buildings and communities by advocating for improved building codes, retrofitting standards, and construction methods that reduce vulnerability to severe weather events such as hurricanes, floods, wildfires, and earthquakes.

Options A and B do not reflect the ICLR's mandate; the organization does not focus on personal weather prediction or creating mandatory evacuation procedures. Option C describes a risk-financing mechanism, not risk reduction. ICLR's true focus is loss prevention and mitigation, specifically through cost-effective, research-supported construction and community planning measures. Therefore, the correct answer is D.

問題 #33

Deanna owns a house worth $1,000,000 but chooses to insure it for $500,000. What clause might prevent her from being fully reimbursed in the event of a loss?

- A. Subscription
- B. Coinsurance
- C. Forfeiture
- D. Contribution

答案：B

解題說明：

The coinsurance clause requires the insured to carry insurance equal to a specified percentage (commonly 80%, 90%, or 100%) of the property's value. If the insured carries less than the required amount, they become a coinsurer and share in any partial loss. This prevents underinsurance and encourages insureds to maintain adequate coverage levels.

Here, Deanna insures a $1,000,000 property for only $500,000-50%. If the policy requires 80% coinsurance, she should be carrying at least $800,000. Because she does not, she will not be fully reimbursed for partial losses; her payment will be reduced proportionally based on the coinsurance formula.

Option A (forfeiture) applies to breaches of policy conditions. Option C (contribution) applies when multiple insurers cover the same risk. Option D (subscription) applies when several insurers share a single risk by percentage participation.

Thus, the clause that could reduce Deanna's recovery is B: Coinsurance.

問題 #34

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

答案：A

解題說明：

Net income is calculated by subtracting expenses from revenues:

Net Income=Revenues#Expenses$\text{Net Income} = \text{Revenues} - \text{Expenses}$ Net Income=Revenues#Expenses For this retailer:

$250,000#$100,000=$150,000$\$250{,}000 - \$100{,}000 = \$150{,}000$$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 isA: $150,000.

問題 #35

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

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

答案：C

解題說明：
In the structure of reinsurance practices explained inPrinciples and Practice of Insurance, aretrocessionaireis the reinsurer that accepts risk from another reinsurer. This occurs through a process calledretrocession, 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:
Theprimary insurerissues the original policy to the insured.
Thereinsurer(cessionaire) accepts risk from the primary insurer.
When that reinsurer then cedes part of the risk again, the receiving party is theretrocessionaire.
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 isC. Retrocessionaire.

問題 #36

Which scenario is an example of insurable interest?

- A. An employer's interest in the life of their employee
- B. The interest an insurance company earns on its premiums
- C. The interest an underwriter has in writing profitable business
- D. An employee's interest in the life insurance policy of a fellow employee

答案：A

解題說明：
Insurable interest exists when someone would suffer a financial loss if a person or property were damaged, lost, or deceased. Employers have a legitimate, recognized insurable interest in the lives of key employees, as their death or disability could result in financial loss-for example, reduced productivity, training costs, or loss of specialized expertise. Therefore, A represents a valid and legally recognized insurable interest.
Option B involves investment income earned by insurers-this is not an insurable interest but a financial outcome of operations. Option C reflects a business motive but not an insurable interest because an underwriter does not stand to personally lose financially if a policyholder dies or property is damaged. Option D is generally invalid unless the employee can demonstrate a direct financial dependency, which is typically not the case.
Thus, the only clear example of insurable interest is A: the employer's interest in the life of an employee.

問題 #37

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