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IIC Principles and Practice of Insurance Sample Questions (Q64-Q69):

NEW QUESTION # 64

Which statement reflects how an insurer invests their capital?

- A. Provincial regulations allow insurers to invest in foreign bond markets
- B. Government regulations specify the types of investmentsnot permittedto insurers
- C. There are no restrictions as to how an insurer can invest their capital
- D. Insurers are compelled by regulations to invest in non-liquid assets

Answer: B

Explanation:
Insurers in Canada are heavily regulated in the way they invest their capital because they must remain financially strong to pay future claims. Government regulations-federal for federally regulated insurers and provincial for provincially regulated insurers-set out specific investment restrictions, including prohibiting certain high-risk or illiquid investments. These rules protect policyholders by ensuring insurers maintain solvency and liquidity.
Insurers must invest prudently in order to meet long-term obligations, and therefore regulators specify the classes of investments deemed too risky or unsuitable. This includes limits on speculative investments or holdings that could jeopardize stability.
Option A is incorrect because insurers arenotrequired to invest in non-liquid assets; in fact, liquidity is important.
Option B is incorrect; although some foreign investments may be allowed, the statement is not a broad principle of regulation.
Option C is incorrect because insurers face significant restrictions, not complete freedom.
Thus, D is the correct answer.

NEW QUESTION # 65
Orianna is an insurance professional who acts on behalf of the insurerandthe insured. She owns her client list and is paid commission once policies are arranged. What is her profession?

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

Answer: D

Explanation:
Abrokeris an independent insurance intermediary who represents theinsured, not the insurer, yet also interacts professionally with insurers to place coverage. Brokers typicallyown their client lists, have the freedom to place business with multiple insurers, and earn income throughcommissionsonce 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) representone insurer onlyand 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 abroker, makingAcorrect.

NEW QUESTION # 66
How do insurers try to balance premiums against the losses they might have?

- A. By writing as much business in one location as possible
- B. Through insuring a small number of superior risks
- C. By having a good spread of risk
- D. Through specializing in one or two kinds of risk

Answer: C

Explanation:
Insurers must ensure they collect enough premium to cover potential losses while remaining competitive. One of the most important methods is maintaining a good spread of risk-diversifying exposures across different geographical areas, classes of business, and types of insureds. This spreads the impact of losses, reducing the chance that a single catastrophic event or concentration of similar risks will threaten the insurer's financial stability.
Option B, specialization, increases dependence on a narrow market segment and may elevate risk volatility.

Option C is unrealistic because insurers cannot rely solely on "superior risks," nor can they guarantee such a selection. Option D-concentrating business in one location-is dangerous because natural disasters, economic downturns, or localized events could cause severe aggregated losses.
Thus, insurers most effectively manage loss volatility through A: a good spread of risk.

NEW QUESTION # 67
In their property insurance application, a Quebec client stated there wasnohome business. The underwriter binds the policy without knowing the client runs a daycare in a detached garage. If a loss occurs, will there be consequences?

- A. Yes; if the concealment is proven it could result in the contract being nullified
- B. No; in-home businesses with a low to medium hazard grade do not affect eligibility
- C. No; as long as the homeowner has at least three years' experience in the business
- D. Yes; any claims will be subject to an increased deductible depending on the size of the loss

Answer: A

Explanation:
Insurance contracts rely on the principle ofutmost good faith, requiring applicants to disclose allmaterial facts-facts that would influence an underwriter's decision to accept, decline, or rate a risk. Operating a home daycare is unquestionably amaterial change in exposure, as it increases traffic, liability hazards, and occupancy risk. Even though the daycare is conducted in a detached garage, it still forms part of the premises insured.
If the clientmisrepresentsorfails to disclosethis information, and the insurer can prove concealment, the insurer mayvoid the policy ab initio (from the beginning)or deny the claim. This applies in Quebec as well, whose Civil Code also requires truthful disclosure of material risks.
Options A and B describe conditions that do not exist in Canadian property insurance.
Option D is incorrect because even low-hazard home businesses must be disclosed.
Thus,Cis correct.

NEW QUESTION # 68
What is a post-loss objective of risk management for an organization?

- A. Stable earnings
- B. Peace of mind
- C. Internal obligations
- D. External development

Answer: A

Explanation:
Post-loss objectives focus on how an organization continues functioningafter a loss has occurred. One of the most important objectives ismaintaining stable earnings. Even after a major loss event-such as fire, equipment breakdown, or business interruption-the organization aims to minimize financial volatility and continue operating with predictable revenue. Insurance and effective recovery planning help achieve this stability.
Option A (peace of mind) is apre-losspsychological benefit. Option C (internal obligations) is vague and not defined as a post-loss risk management goal. Option D (external development) relates to business growth, which is unrelated to loss response.
Therefore, the recognized post-loss objective isB: Stable earnings.

NEW QUESTION # 69
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