

# C11試験の準備方法 | 真実的なC11過去問無料試験 | 最高のPrinciples and Practice of Insuranceサンプル問題集



2026年Japancertの最新C11 PDFダンプおよびC11試験エンジンの無料共有: [https://drive.google.com/open?id=1i\\_JKBHfQhEMXNizk3iCimKKIIZgGpSnE](https://drive.google.com/open?id=1i_JKBHfQhEMXNizk3iCimKKIIZgGpSnE)

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>> C11過去問無料 <<

## C11試験の準備方法 | 権威のあるC11過去問無料試験 | 便利なPrinciples and Practice of Insuranceサンプル問題集

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### IIC Principles and Practice of Insurance 認定 C11 試験問題 (Q25-Q30):

#### 質問 # 25

What should an insurer do if it wishes to have additional terms incorporated in an interim cover?

- A. Avoid releasing an interim cover prior to policy inception
- **B. Set the terms down in writing**
- C. Verbally declare its intent to the intermediary
- D. Rely on Statutory Conditions / General Conditions

正解: B

解説:

Interim covers-also called binders or cover notes-are legal proof of temporary coverage. Because they function as contracts, any additional terms the insurer wishes to impose must be clearly written and communicated to the insured at the time coverage is bound. Courts consistently require that policy terms be in writing to be enforceable, especially when modifying or restricting standard coverage.

Option B is incorrect because verbal instructions can lead to disputes and are not enforceable under contract law or statutory

requirements. Option C is incorrect because statutory conditions apply automatically but do not add insurer-specific terms. Option D is unrelated—interim covers exist precisely to provide immediate insurance before the policy is issued. Therefore, if the insurer wants additional conditions or limitations to apply, they must be set down in writing as part of the interim contract, making A the correct answer.

#### 質問 # 26

Which statement reflects the concept that the premium for each risk should be commensurate with that risk?

- A. Risks more likely to have losses should pay higher premiums
- B. Risks can happen to anyone, so each individual should purchase insurance
- C. Proper settlement of losses should be paid out of the pool of funds
- D. One or more persons should provide protection to another person against loss

正解: A

解説:

One of the fundamental principles of insurance rating is that the premium charged must accurately reflect the level of risk being insured. This principle ensures fairness and financial stability: individuals or businesses presenting a higher probability of loss or greater potential severity must pay higher premiums, while lower-risk policyholders pay less. This is essential because insurers must collect sufficient funds to cover expected claims, expenses, and maintain solvency.

Option B describes the pooling of funds, which is part of how insurance works but does not address how premiums are determined.

Option C relates to the general purpose of insurance, not premium adequacy.

Option D loosely refers to indemnification, not rating methodology.

Therefore, the only statement that accurately reflects the idea that premiums must be commensurate with the risk is A.

#### 質問 # 27

Whose signatures would usually appear on the risk's policy?

- A. Alan and Cathy
- B. Simone and Alan
- C. Denis and Cathy
- D. Denis and Simone

正解: A

解説:

A policy is a legal contract issued by the insurer, not the broker and not the policyholder. Therefore, the individuals who sign the policy are usually the insurer's authorized signing officers.

These are typically:

The CEO or President, and

Another authorized senior officer, such as the Administrative Manager or Underwriting Officer.

In the table:

Cathy (CEO) is an authorized signer.

Alan (Administrative Manager) is also an authorized insurer representative.

The insured (Simone) does not sign the actual policy document; their signature is not required for the policy to be valid. The broker (Denis) also does not sign policies; he facilitates placement but is not a party to the contract.

Thus, the correct pair is Alan and Cathy.

#### 質問 # 28

What is a cover note?

- A. File notes confirming insurance discussions between the intermediary and the insured
- B. Purchase agreement between the agent or broker and the insurer
- C. An amendment added to a written document that alters its provisions
- D. Document issued by intermediaries to inform the insured that coverage has been arranged

正解: D

解説:

A cover note is a temporary document issued by a broker or agent to confirm that insurance coverage has been arranged and is in force, pending the issuance of the formal policy. It is typically used when immediate proof of insurance is required before the insurer can produce the finalized policy wording. Cover notes outline essential information such as the insured's name, type of coverage, limits, and effective dates.

Option A is incorrect because a cover note is not a contract between insurer and broker. Option B describes an endorsement, not a cover note. Option C refers to internal file documentation but does not serve as official proof of insurance.

Thus, the correct definition is option D: a document issued to the insured confirming that temporary coverage is effective until the formal policy is issued.

### 質問 # 29

Huronian Insurance Company submitted incorporation documents and received approval to sell personal-lines property and automobile policies. Which document will the Office of the Superintendent of Financial Institutions (OSFI) issue?

- **A. Order of commencement**
- B. Insurer establishment document
- C. National insurance notice
- D. Insurer of record

正解: A

解説:

To operate as a federally regulated insurance company in Canada, an insurer must receive authorization from OSFI after meeting all incorporation and capital requirements. Once OSFI is satisfied that the insurer has complied with statutory conditions, it issues an Order to Commence and Carry On Business—commonly referred to as an order of commencement. This document grants the insurer the legal authority to start underwriting and selling insurance in Canada.

Option A is not an official document under Canadian insurance regulation. Option C does not exist in federal insurance legislation.

Option D is incorrect because the establishment of an insurer is handled through incorporation documents, not a post-approval "establishment" certificate.

Therefore, the correct OSFI authorization document is B: Order of commencement.

### 質問 # 30

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**C11サンプル問題集:** <https://www.japancert.com/C11.html>

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## C11試験の準備方法 | 効果的なC11過去問無料試験 | ユニークな Principles and Practice of Insurance サンプル問題集

私たちのIIC C11トレーニング資料は、認定試験に合格することでIT分野で成功するために必要です、あなたに予想外の良い効果を見せられますから、JapancertのC11の最新の質問でC11試験に合格すると、アジェンダが優先されます。

