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IIC Principles and Practice of Insurance Sample Questions (Q78-Q83):

NEW QUESTION # 78

Jack is a first-time homeowner. How can he mitigate his risk?

- A. Increase his volume of risk
- B. Purchase many different kinds of goods
- C. Decrease his volume of risk
- D. Purchase insurance

Answer: C

Explanation:

Risk mitigation refers to reducing the frequency or severity of potential losses. A first-time homeowner can mitigate risk by taking proactive measures such as installing smoke alarms, securing doors and windows, maintaining the property, or eliminating hazards. These actions directly decrease the homeowner's volume of risk by reducing the probability of a loss or limiting its potential impact. Option A-purchasing insurance-is not risk mitigation; it is risk transfer, where the financial consequences of loss are shifted to an insurer. Insurance does not reduce the likelihood of loss; it only provides compensation after loss.

Option B is the opposite of mitigation.

Option D is irrelevant to risk management.

Thus, the correct answer is C: Decrease their volume of risk.

NEW QUESTION # 79

What best describes a direct loss?

- A. A loss covered by an insured peril, but not caused directly by the peril
- B. Damage to property caused directly by the insured
- C. Damage to property by direct action of a peril insured against
- D. A loss not covered on the policy but covered by an endorsement

Answer: C

Explanation:

A direct loss is damage that results immediately and directly from the action of an insured peril. For example, fire burning a building, wind damaging a roof, or theft taking merchandise. The loss must be the proximate (dominant) cause and must flow directly from the peril named or covered in the policy.

Option A is incorrect because direct loss refers to a peril's action, not to who caused it.

Option C describes extensions of coverage, not direct losses.

Option D describes an indirect (consequential) loss, such as business interruption resulting from a fire-not the physical damage itself.

Therefore, the correct definition of a direct loss is B: Damage to property by the direct action of an insured peril.

NEW QUESTION # 80

A large commercial brokerage is approached by a new client who owns a spacecraft and wants liability insurance. What solution should the brokerage recommend?

- A. Specialized captive insurer
- B. Health and life insurer
- C. Lloyd's Insurance Market
- D. Government insurance company

Answer: C

Explanation:

Spacecraft liability is an extremely specialized, high-severity, low-frequency risk requiring underwriting expertise not found in standard insurers. The Lloyd's market is internationally known for insuring unique, complex, and unusual risks-from satellites and spacecraft to aviation and marine exposures. Lloyd's operates as a marketplace of syndicates, allowing multiple underwriters to participate in a single risk, making it ideal for large and unusual exposures.

A health/life insurer (B) is irrelevant; they do not underwrite commercial liability exposures.
 A captive insurer (C) could theoretically insure such a risk but requires the client to create and fund their own insurance company- impractical unless they are very large and sophisticated.
 Government insurers (D) generally insure auto, workers' comp, or agricultural risks-not spacecraft.
 Thus the best recommendation is A: Lloyd's Insurance Market.

NEW QUESTION # 81

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

Answer: B

Explanation:

Insurance contracts rely on the principle of utmost good faith, requiring applicants to disclose all material facts-facts that would influence an underwriter's decision to accept, decline, or rate a risk. Operating a home daycare is unquestionably a material 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 client misrepresents or fails to disclose this information, and the insurer can prove concealment, the insurer may void 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, C is correct.

NEW QUESTION # 82

Why does the need for liability insurance arise?

- A. Uphold ethical feelings of responsibility
- B. Meet societal obligations and norms
- **C. Fulfill legal obligations to others**
- D. Reduce personal risk to oneself

Answer: C

Explanation:

Liability insurance arises because individuals and businesses have legal obligations not to cause bodily injury or property damage to others. When someone is negligent, the law allows the injured party to seek compensation. These legal obligations can be substantial and financially devastating. Liability insurance provides protection by transferring the financial burden of compensating others to an insurer. It ensures that the insured can meet their legal responsibilities and that injured third parties receive compensation.

Option A is incorrect because liability insurance is not for protecting oneself from personal risk-it protects against obligations to others. Option C refers to social norms, which may influence behavior but do not impose enforceable financial duties. Option D refers to ethics, but ethical feelings alone do not create legal liability.

The key reason liability insurance exists is the legal requirement to compensate others when negligent, making B the correct answer.

NEW QUESTION # 83

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