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## IIC Principles and Practice of Insurance Sample Questions (Q21-Q26):

### NEW QUESTION # 21

What is the effect of perils and hazards on insurance rates for the underwriter?

- A. An underwriter may use a higher rate if a hazard increases the likelihood of a loss by an insured peril
- B. An underwriter may increase the rate if the insured event is likely to increase the hazard
- C. The rate is calculated by multiplying the premium by the amount insured for each peril
- D. The rate is determined by the law of large numbers for the hazards listed on the policy

**Answer: A**

Explanation:

Hazards are conditions that increase the likelihood or severity of a loss caused by an insured peril.

Underwriters assess hazards (physical, moral, and morale hazards) to determine whether a risk is acceptable and at what price. If hazards make an insured peril more likely to occur, the underwriter will increase the rate to reflect higher expected losses. This aligns exactly with option C.

Option A is close but incorrectly states "insured event," not "insured peril," and is less precise.  
Option B misinterprets the law of large numbers; it applies to loss predictability, not hazard listing.  
Option D misunderstands rating-rates are not calculated by multiplying premium by insured value.  
Thus, the correct statement is C.

#### NEW QUESTION # 22

Which insurance term is defined as providing compensation for losses or expenses that have been incurred?

- A. Utmost good faith
- B. Pure captive
- C. Indemnify
- D. Salvage

**Answer: A,C**

Explanation:

Comprehensive Explanation (150-250 words):

The term indemnify is fundamental in insurance. To indemnify means to compensate an insured party for actual losses or expenses incurred, restoring them as closely as possible to the financial position they occupied immediately before the loss. This principle ensures that insurance does not create profit or gain for the insured but instead acts as a financial safety mechanism to cover legitimate losses.

Indemnity is applied across many types of policies—property, automobile, liability, and more—and forms the basis of how claims are settled. When an insurer indemnifies an insured, the insurer may pay for repairs, replacement, medical expenses, or financial judgments depending on the policy coverage.

Option A, Salvage, is the insurer's right to recover value from damaged property after paying a claim.

Option C, Pure captive, refers to an insurance company created by a parent company to insure its own risks.

Option D, Utmost good faith, is the legal duty requiring both insurer and insured to disclose all material facts.

Only "indemnify" directly describes providing compensation for an incurred loss.

#### NEW QUESTION # 23

What should the broker provide in the broker report?

- A. Comparable accounts to assist the insurer in rating
- B. Their suggested premium for the client
- C. Any personal knowledge of the client
- D. The client's past premium and deductibles

**Answer: C**

Explanation:

A broker report accompanies an application submitted to an insurer. Its purpose is to give the underwriter helpful background information to properly assess the risk. The broker is expected to provide personal knowledge of the client that may not be evident from the application itself, such as reputation, financial responsibility, prior behaviour, and risk-management practices. This information can significantly influence underwriting decisions.

Option A is incorrect—the insurer, not the broker, determines premium.

Option C may be included if relevant, but it is not the essential purpose of a broker report.

Option D (comparable accounts) is not standard practice; insurers rely on their own rating manuals and actuarial data.

Thus, the most appropriate and expected content in a broker report is personal knowledge of the client, making C the correct answer.

#### NEW QUESTION # 24

Which type of insurance company has the same capital structure as any other capital enterprise?

- A. Co-operative company
- B. Captive company
- C. Factory mutual company
- D. Stock company

**Answer: D**

#### Explanation:

A stock insurance company operates with the same capital structure as other conventional for-profit corporations. Ownership is represented by shares of stock, held by shareholders who supply capital and expect a return on investment. Profits are distributed as dividends or reinvested into the company. This structure aligns closely with traditional corporate financial frameworks in Canadian commerce.

Option B, a captive company, is owned by a parent business to insure its own risks-not structured like a general capital corporation. Option C, a co-operative company, is owned by its policyholders or members, not shareholders. Option D (factory mutual company) refers to a mutual insurer owned by its policyholders and requiring high loss-prevention standards.

Thus, the only insurer type that mirrors the capital structure of typical Canadian corporate enterprises is the stock company, making A correct.

#### NEW QUESTION # 25

What is stated in the insuring agreements of a policy?

- A. Description of the property covered
- B. Premium
- C. Lienholder
- D. Signature clause

#### Answer: A

#### Explanation:

The insuring agreement is one of the most essential components of an insurance policy. It describes what is insured, the coverage provided, and the extent of the insurer's promise to indemnify the insured. This section outlines the subject of insurance-property, liability exposure, person, or interest-and specifies what types of losses or perils are insured against. Thus, the accurate choice is D: Description of the property covered.

Option A is incorrect because premium is stated in the declarations page, not in the insuring agreement.

Option B, lienholder information, also appears in the declarations or conditions, not the insuring agreement.

Option C, the signature clause, appears at the end of the policy to signify the insurer's formal acceptance of contractual obligations. The insuring agreement is the foundation of the policy because it establishes the insurer's undertaking and sets the boundaries of coverage, making option D correct.

#### NEW QUESTION # 26

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