

C11資格準備、C11出題範囲



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>> C11資格準備 <<

C11出題範囲 & C11最新対策問題

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IIC Principles and Practice of Insurance 認定 C11 試験問題 (Q55-Q60):

質問 #55

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

- A. Risks can happen to anyone, so each individual should purchase insurance
- B. Risks more likely to have losses should pay higher premiums
- 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: B

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 #56

If one in every five houses suffers a \$50,000 loss each year, and all houses have the same value, what would the pure premium be for each homeowner?

- A. \$10,000
- B. \$100,000
- C. \$2,500
- D. \$5,000

正解: D

解説:

The pure premium represents the expected loss cost per exposure unit. It is calculated as:

Pure Premium = Probability of Loss × Severity of Loss

Probability of loss = 1 in 5 homes = 0.20

Severity (loss amount) = \$50,000

$0.20 \times 50,000 = 10,000$

But here is the key detail: one loss of \$50,000 spread over five homes means:

$50,000 / 5 = 10,000$

But the answer choices do not include \$10,000 except option C, yet the correct pure premium per homeowner with equal distribution per year equals:

\$10,000 per home per year

Thus the correct answer is C: \$10,000.

質問 #57

Which statement best describes a valued contract?

- A. The policy pays the full cost of replacing items even if this amount exceeds policy limits
- B. Settlements involve periodic payments due to the nature of valuation
- C. Settlements are based on a predetermined amount agreed upon at contract formation
- D. The insured can reject settlement offers and force a higher payout

正解: C

解説:

A valued contract is one in which the insurer and insured agree in advance on the value of the insured item. If a total loss occurs, the

insurer pays this predetermined amount, regardless of the item's actual cash value at the time of loss. This type of contract is common in areas such as fine arts, antiques, life insurance, or items whose value is difficult to measure after loss. The purpose is to eliminate disputes over valuation after a loss occurs.

Option A incorrectly describes replacement cost coverage.

Option B misstates contract rights; insureds cannot force payouts beyond contractual terms.

Option C describes structured settlements, not valued contracts.

Thus, the correct definition is D.

質問 # 58

Which type of clause grants additional protection to the entity that has a registered interest on real property?

- A. Mortgage clause
- B. Lienholder clause
- C. Bailee clause
- D. Additional Interest clause

正解: A

解説:

A mortgage clause is specifically designed to protect the financial institution (the mortgagee) that holds a registered interest in real property. Under this clause, the mortgagee receives certain rights independent of the insured. For example, even if the insured voids the policy through misrepresentation, material change, or failure to comply with policy conditions, the mortgagee may still retain coverage so long as they meet their obligations, such as paying premiums or notifying the insurer of increased hazards.

A bailee clause relates to goods in the custody of another party, not real property. A lienholder clause may apply to movable property like vehicles but does not grant the same broad, independent protection provided to mortgagees. An additional interest clause merely notifies the insurer of a party's interest but does not extend full rights. Therefore, the clause that ensures robust contractual protection to an entity with a registered interest in real property is the mortgage clause.

質問 # 59

What is a disadvantage of loss retention through borrowing?

- A. It reduces the company's line of credit
- B. It requires significant commitment from senior management
- C. It is difficult even if the company has assets to cover the loan
- D. Special accounting is always required

正解: A

解説:

When an organization chooses to handle losses through borrowing, it is using debt financing—usually a bank loan or line of credit—to pay for losses instead of transferring the risk through insurance. While this may offer flexibility, it has several drawbacks. The most significant is that borrowing reduces the company's available line of credit, limiting funds that could otherwise be used for operations, expansion, or emergencies.

This reduction in liquidity can create financial strain, especially if multiple losses occur or if interest rates rise. Borrowing also increases debt obligations, which can affect cash flow and borrowing capacity.

Option A is incorrect; special accounting is not necessarily required beyond standard debt tracking.

Option C is not inherently a disadvantage—senior management involvement is routine in risk management.

Option D is incorrect; the difficulty of borrowing is determined by creditworthiness, not by the presence of assets.

Thus, B is the correct disadvantage.

質問 # 60

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and Practice of Insurance合格率が得られます。

C11出題範囲: <https://www.jpntest.com/shiken/C11-mondaishu>

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C11試験の準備方法 | 検証するC11資格準備試験 | ユニークなPrinciples and Practice of Insurance出題範囲

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他の人に先立ってC11認定資格を得るために、今から勉強しましょう。