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## IIC C11 Book Pdf, C11 Quiz

These IIC C11 updated dumps are launched in the market after suggestions from experienced professionals. Therefore, this IIC C11 exam study material is kept to the point and concise. The IIC C11 practice material for Exams. Choice are essential for your successful learning. Often applicants for the exam run on a tight daily schedule before the final IIC C11 Exam, so actual Principles and Practice of Insurance exam questions are fruitful to prepare successfully on the first try.

## IIC Principles and Practice of Insurance Sample Questions (Q15-Q20):

### NEW QUESTION # 15

What does the term "subject of insurance" refer to?

- A. The type of wording applicable to the policy
- B. The company providing the coverage
- **C. The thing being insured**
- D. The perils associated with the risk

**Answer: C**

Explanation:

The subject of insurance is the property, person, or legal liability exposure that is being insured. This is the central object of the policy—what the insurer agrees to indemnify or protect. For example, a house in a homeowner's policy, a vehicle in an automobile policy, or a person's life in a life insurance contract.

Identifying the subject of insurance is essential because underwriting, policy wordings, rates, and coverage conditions all revolve around what is being insured.

Option B refers to perils, which are the causes of loss, not the insured item. Option C refers to the insurer itself and is unrelated to the definition. Option D refers to policy language but not the underlying exposure.

Thus, the correct meaning of the term is A: the thing being insured.

### NEW QUESTION # 16

Tame Insurance Company recently decided to terminate its broker agreement with XYZ Insurance Brokers. Which situation would likely have resulted in this termination?

- A. XYZ Insurance Brokers did not remit commissions owed to the insurer immediately after issuing a policy
- B. Tame Insurance Company set a standard deductible for certain classes of business
- C. XYZ Insurance Brokers did not keep handled premiums in a trust account and instead used them to pay expenses
- D. Tame Insurance Company provided quotes on all applications received from the broker

**Answer: C**

Explanation:

Brokers are legally and ethically required to keep premiums in a trust account, separate from operating funds.

These trust monies belong to insurers (or insureds, depending on the context) until remitted. Misusing trust funds-such as using them to pay operating expenses-is considered a serious breach of fiduciary duty and a violation of insurance regulatory requirements. Such conduct jeopardizes financial integrity and can lead to immediate termination of the broker contract, regulatory sanctions, or license revocation. Therefore, option D reflects a valid and serious reason for terminating the agreement.

Option A concerns underwriting rules, not broker misconduct. Option B actually reflects good insurer service, not grounds for termination. Option C is incorrect because brokers do not owe commissions to insurers- insurers pay commissions to brokers. The broker's responsibility is to remit collected premiums, not commissions.

Thus, the only option representing a breach serious enough to terminate an agency contract is D.

### NEW QUESTION # 17

Who has authority from a company to manage that company's business within their territory, to appoint other agents, and to settle claims?

- A. Wholesaler
- B. Operating agent
- C. Analyst
- D. General agent

**Answer: D**

Explanation:

A general agent is an individual or business entity that receives broad authority from an insurer to operate on its behalf within a designated geographic territory. This authority typically includes the power to manage the insurer's business, appoint sub-agents, oversee production, and settle certain types of claims within their delegated limits. In the traditional agency system in Canada, general agents act as intermediaries between the insurer and local agents, ensuring proper distribution of policies and adherence to underwriting rules.

This role is distinct from analysts, who do not hold managerial or appointment authority, and from wholesalers, whose function is typically limited to distributing insurance products to brokers rather than supervising an insurer's operations. Operating agents may have administrative duties but do not hold the broad binding and claim-settlement authority that defines a general agent. Thus, the only option that correctly matches the described authority structure is General agent.

### NEW QUESTION # 18

Which insurance industry impact is an example of a surety?

- A. A doctor providing malpractice-covered services
- B. A bank issuing a mortgage on an insured building
- C. A manufacturer accepting shipping risks that are insured
- D. A developer advancing funds to a building contractor for a guaranteed project

**Answer: D**

Explanation:

A surety bond is a three-party contract in which the surety guarantees the performance of a contractor (principal) for the benefit of a third party (obligee). In construction, a developer may require a contractor to post performance bond ensuring the project will be completed as agreed. This is the classic example of suretyship.

Option A is banking, not surety.  
Option B is liability insurance, not a three-party guarantee.  
Option D involves marine or cargo insurance, not a performance guarantee.  
Thus, C correctly describes a surety situation.

#### NEW QUESTION # 19

Which problem could arise with an oral binder?

- A. It may override a policy warranty
- **B. The intermediary may not have authority to bind coverage**
- C. It is illegal in some provinces
- D. The insurer did not secure privacy documentation

**Answer: B**

Explanation:

An oral binder is a legally recognized temporary contract that provides immediate insurance coverage before a written policy is issued. While oral binders are valid in all Canadian provinces, their reliability depends entirely on whether the intermediary actually has binding authority from the insurer. If the broker or agent who gives the oral binder does not have the authority to commit the insurer, then the binder may not be valid, and coverage may not exist. This makes lack of authority the primary risk associated with oral binders.

Option A is incorrect-oral binders are legal across Canada.

Option B is incorrect-a binder cannot override policy warranties; it simply provides temporary coverage.

Option C is unrelated; privacy documentation is not what makes a binder valid or invalid.

Thus, the key problem is that the intermediary may not have binding authority, making D the correct answer.

#### NEW QUESTION # 20

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