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CII Insurance law (IL) Exam Sample Questions (Q114-Q119):

NEW QUESTION # 114

Fraudulent claims invalidate the policy and the insurer is entitled to cancel the policy and deny any claims associated with it. Fraud is a serious violation under the principle of utmost good faith.

What is the purpose of the Doctrine of Insurable Interest in insurance contracts?

- A. To ensure that the policyholder has a financial stake in the insured item or person
- B. To protect the policyholder's right to make a claim regardless of their involvement
- C. To prevent the insured from profiting from a loss
- D. To protect the insurer from excessive claims

Answer: A

Explanation:

The Doctrine of Insurable Interest ensures that the policyholder has a legitimate financial or emotional interest in the person or property being insured. This helps to prevent fraudulent claims.

NEW QUESTION # 115

In a chain of events, the proximate cause of a loss is always the

- A. only event which is not excluded by the terms of the policy.
- B. dominant event leading to the loss.
- C. last event before the loss occurs.
- D. only event contributing towards the loss.

Answer: B

NEW QUESTION # 116

Which of the following is true regarding the "principle of subrogation"?

- A. It means the insurer is entitled to the premium even if the claim is not paid
- B. It allows the insured to be compensated twice for the same loss
- C. It prevents the insurer from recovering any costs from a third party
- D. It allows the insurer to pursue third parties responsible for the loss

Answer: D

Explanation:

Subrogation allows the insurer to "step into the shoes" of the insured after they pay a claim, allowing them to pursue recovery from any third parties who may be responsible for the loss.

NEW QUESTION # 117

Which of the following is a typical remedy for an insurer when the insured breaches a warranty?

- A. The insurer must continue to provide coverage, but with an increased premium
- B. The insurer can sue the insured for breach of contract
- C. The insurer is obligated to reduce the payout amount based on the breach
- D. The insurer may cancel the contract or refuse to pay a claim

Answer: D

Explanation:

A breach of a warranty is considered a serious violation in an insurance contract, and the insurer may have the right to cancel the contract or refuse to pay a claim based on the breach.

NEW QUESTION # 118

A person insures her own life under a life insurance policy but does so expressly for the benefit of another. To facilitate this, which type of arrangement is most commonly established?

- A. Coinsurance.
- B. Lien.
- C. Trust.
- D. Power of Attorney.

Answer: C

NEW QUESTION # 119

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