AIA Licensing Course for Life Insurance Agent

Paper 1: Principles and Practice of Insurance

Mock Questions and Answers

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Reference	No.	Question	
1.1	1	Which of the following risks are not likely to be insurable？	
		A	Risks that relate to financial losses
		B	Risks that are due to someone's fraudulent act
		C	Risks that relate to dismemberment
		D	Risks that relate to feelings of grief and sorrow
1.1.1	2	In different aspects, we can use the same phrase to describe the potential loss; insured property and an insured risk. That phrase could be:	
		A	Risk
		B	Policy
		C	Insurance
		D	Proximate cause
1.1.1&	3	Which of the following is/are incorrect when considering about the concept of risk?	
1.1.3		A	In practical, not all of the risks can be insured by commercial insurance.
		B	Insurance is the only method against risks
		C	The primary functions of insurance is to against the financial loss that resulted by risks
		D	All of the above
1.1.2(a)	4	Which of the following that describe 「Speculative Risks」, not Pure Risks：	
		A	Broken legs due to accident
		B	A serious car accident
		C	Damage to a building that due to lightning
		D	None of the above
1.1.2(b)(i)	5	A particular risk is:	
		A	Possibly against a large group of people
		B	May not result with a disaster
		C	May relates to government
		D	May result with a disaster
1.1.2(b)(ii)	6	A risk that is an exclusion of most of the property policies, that risk is:	
		A	Pure risk
		B	Particular risk
		C	Fundamental risk
		D	All of the above
1.1.3	7	Which of the following describe「Risk Management」?	
		A	Underwriting procedure
		B	Protection for the investment profit
		C	Claims efficiency of insurance companies
		D	Reduce the possible loss against risk
1.1.3	8	Insurance can be describe as:	
		A	A method against risk
		B	The only method against risk
		C	The most economic way to handle risk
		D	A perfect method that guarantees no loss

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Reference	No.	Question	
1.2(b)	9	Employment; loss prevention; savings and investments can be describe as:	
		A	Totally not related to insurance
		B	The primary functions of insurance
		C	Is the ancillary functions of insurance, not the primary functions
		D	Is the primary objective of insurance, not a side product
2.1.1	10	A contract can be defined as:	
		A	A legally enforceable agreement
		B	Promises that between two or more parties
		C	A written agreement
		D	An agreement that between two or more parties
2.1.1	11	Which of the following is the correct description of a policy?	
		A	A sealed document
		B	A contract that between the insurance agent and the insured
		C	It is the proof of an insurance contract
		D	If the insurance policy is destroyed, the insurance contract is said to be void
2.1.2	12	Which three of the following are incorrect regarding to simple contract that was inferred by conduct？	
		(i)	In law, this kind of deal is not a proper contract
		(ii)	This is special condition, and it is called “Sealed Contract”
		(iii)	To be valid, this kind of contract need to be in writing retrospectively
		(iv)	Although it is not created verbally, or by writing, this kind of contract is still valid
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(i), (iii), (iv)
		D	(ii), (iii), (iv)
2.1.2 & 2.1.3	13	Which of the following are the criteria to form a simple contract?	
		A	In writing
		B	Both parties involved must reached 18 years of age
		C	Considerations pay by both parties
		D	All of the above
2.1.2(b)	14	Which of the followings are examples of contract of deeds？	
		A	Fidelity guarantee insurance
		B	Mandatory (Third Party) motor insurance
		C	Suretyship
		D	All of the above
2.1.3	15	If a contract is said to be 「Void」, that means:	
		A	Insurer has the right to cancel the contract
		B	This contract can be canceled by any of the parties
		C	In law, this contract is void
		D	Insurer decided not to pay for the claim
2.1.3(c)	16	For an insurance contract, the consideration from the insurer is:	
		A	To pay all the amount of claim
		B	A promise to pay for the claim
		C	To pay for the agent’s commission
		D	The amount when the policy is surrendered

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Reference	No.	Question	
2.1.3(f)	17	An agreement was created without the intention to create legal relation. Therefore:	
		A	It is technically a contract
		B	It is technically an agreement
		C	It cannot be a contract
		D	The aggrieved party can demand compensation
2.2(b)	18	Vicarious liability is:	
		A	A shared liability
		B	A criminal liability
		C	Liability incurred as a result of an act or omission of another
		D	Duties owned by agent to principle
2.2.1	19	We can say that there are 2 contracts involved when an agent is arranging an insurance contract with a client for his representing insurer, one is between the insurer and the client, and the other contract is:	
		A	Between the insurer and the insurance authority
		B	Between the client and the re-insurer
		C	Between the agent and the insurer
		D	Between the client and the agent
2.2.3	20	Without an authority, a person who acts on behalf of another person and this act is said to be fair and necessary. Under such circumstances, this person is said to be:	
		A	An agent by estoppel
		B	An agent by express authority
		C	An agent by authority of necessity
		D	An agent by actual authority
2.2.6	21	Which of the following will result as a termination of agency?	
		A	Revocation
		B	Conflict
		C	Disloyalty
		D	All of the above
3.1	22	Which of the followings are correct description on insurable interest that relates to property?	
		A	The policy owner must be the property owner
		B	The policy owner must own the property
		C	The policy owner may not be the property owner
		D	All of the above
3.1.3	23	Which of the followings may fulfill the requirement of insurable interest?	
		A	A man who would like to obtain an insurance for his owned building
		B	A thief that would like to obtain an insurance for the stolen property
		C	To protect his interest, a man would like to obtain an insurance for a watch that is owned by his careless friend
		D	All of the above
3.1.6	24	Regarding to the assignment of the right to insurance money, that means:	
		A	The entitled policy proceeds must be transferred to a designated third party
		B	To transfer the policy to another insurance company
		C	To transfer the ownership right to another person
		D	To change the policy insured

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Reference	No.	Question	
3.1.4(b)	25	Which three of the following persons have insurable interest to the properties in which they have no absolute ownership to it?	
		(i)	Bailee (Properties that are held under trust)
		(ii)	The son of a house owner (The house that is owned by his mother)
		(iii)	Executor (The estate of a deceased person)
		(iv)	A bank lending money to a mortgager (A building that is under mortgage agreement)
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(ii), (iii), (iv)
		D	(i), (iii), (iv)
3.2	26	In case of important changes in risk during the insuring period:	
		A	Obviously, that is important to insurers
		B	Some of the insurance contracts may require the policy owner for disclosure
		C	At common law, such a change need not be notified until renewal
		D	All of the above are correct
3.2.5	27	When purchasing an insurance policy, a person who has not disclosed some of the facts that were wrongly regarded as non-material facts. However, the judge from the court holds an opposite decision. Under such circumstances, this can be treated as breach of utmost good faith of:	
		A	Fraudulent Non-disclosure
		B	Non-fraudulent Non-disclosure
		C	Fraudulent Misrepresentation
		D	Non-fraudulent Misrepresentation
3.3.3	28	A block of cargo is under coverage of a commercial fire policy. When there was a fire and the cargo was damage by smoke, such loss:	
		A	Will not be covered as the loss was caused by uninsured peril
		B	Will not be covered as the loss was caused by excluded peril
		C	Will be covered as the loss was caused by uninsured peril that arising directly from insured peril
		D	Will be covered as the loss is caused by insured peril
3.3.3	29	Which of the following is / are correct for proximate cause:	
		A	A insured peril must be involved
		B	For a coverable loss, the peril involved in a single cause cannot be an uninsured peril, nor an excluded peril
		C	Perils that arising directly from uninsured perils will not be covers
		D	All of the above
3.4	30	A loss in the amount of $6,000 has arisen which is covered by a fire policy for a sum insured of $1,000,000 with a pro rata average condition. An actual value of the property at the time of the loss is $3,000,000 and the policy limit is $8,000. After making indemnity under the policy, the insurer sold the destroyed property for $300. How much has the insurer paid under the policy and subsequent to the disposal of the destroyed property, how much, (if any) the salvage value should be paid to the insured?	
		A	Policy owner $6,000; Insurer - $0
		B	Policy owner $2,000; Insurer - $0
		C	Policy owner $6,000; Insurer - $300
		D	Policy owner $2,000; Insurer - $300

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Reference	No.	Question	
3.4.3	31	A total loss may be fully recoverable with an appropriate arranged policy. This represents the rights for the policy owner on such property, it also indicates that indemnity is related to which of the following principles of insurance?	
		A	Proximate cause
		B	Insurable interest
		C	Utmost goodfaith
		D	All of the above
3.4.6	32	A car was damage during a car crash, the insurer had already paid in full and the financial value of damaged car were also put in consideration. The damaged car was sold for $2,000, such value:	
		A	Are all belong to the policy owner
		B	Are all belong to insurer
		C	Will be deducted from the next premium due
		D	Will be included in any following claims
3.4.6	33	「Abandonment」are common in which of the following insurance:	
		A	Life insurance
		B	Fire insurance
		C	Marine insurance
		D	Motor insurance
3.4.7(a)	34	If a property insurance policy is said to be「subject to average」, that means:	
		A	It is a standard risk and standard premium is applicable to such risk
		B	It is not important for under-insurance
		C	Losses will not be fully recoverable under any situation
		D	Losses will be fully recoverable provided with enough sum insured
3.4.7(b)&(c)	35	Which of the followings are correct description for「Deductible」and「Franchise」?	
		(i)	Both are aimed to eliminate small claims
		(ii)	They have the same meaning
		(iii)	Insured is not covered for losses up to the specified amount
		(iv)	Insured is fully covered for losses that reaches the franchise
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(i), (iii), (iv)
		D	(ii), (iii), (iv)
3.4.8	36	What are the commonalities for Reinstatement insurance;「New for Old」cover; Agreed value policies and Marine policies?	
		A	They are not subject to indemnity
		B	They are policies that providing more than indemnity
		C	They are applicable to all kind of business
		D	They are not related to indemnity

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Reference	No.	Question
3.4.8(c)	37	Which of the followings are correct for agreed value policies?
		(i) This kind of policy applies to articles of high value. E.g. works of art
		(ii) Depreciation is the main consideration
		(iii) The sum insured is fixed on the basis of an expert's valuation
		(iv) When total loss is arisen, the policy will be paid as the expert's valuation after deduction of depreciation
		A (i), (ii)
		B (i), (iii)
		C (ii), (iii)
		D (iii), (iv)
3.5	38	Under which of the following situation, contribution is not likely to be amended by policy conditions?
		A Restricting the insurer's liability to its ratable share of the loss
		B Excluding coverage for items "more specifically insured"
		C Cancel the contribution and pay in full
		D Coverage will be cancelled if there are other policies that provides indemnity
3.5.1	39	If a policy owner had purchased two insurance policies for his property (E.g. Theft). At law:
		A The policy owner will get double indemnity
		B No compensation due to fraud
		C Only the first insurer is responsible for the compensation
		D Both insurers have to contribute to the loss
3.5.1	40	Regarding on double insurance, which of the followings where contribution does not apply?
		A Fire insurance
		B Theft insurance
		C The life benefit of a personal accident insurance
		D All of the above
3.5.2	41	In the event of double insurance, a loss of $1,000,000 has incurred. Therefore, the property all risk insurer nominated a claim adjuster who proposed for a compensation of $400,000 where the coverage of the insurance is $10,000,000. Which of the following descriptions indicate the correct answer?
		A Other relevant policies have included a rateable proportion clause
		B This policy includes a rateable proportion clause
		C This policy includes an average provision
		D All the relevant policies have included a rateable proportion clause
3.6.1	42	Due to the third persons carelessness, which of the followings where subrogation will not be applied?
		A The decease of the insured (Life policy)
		B The damage of the insuring property (Fire policy)
		C The destruction of the insuring vehicle (Motor insurance)
		D All of the above cases

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Reference	No.	Question	
3.6.2(a)	43	Most of the time, subrogation arises when property are damaged by the negligence of a third person. Such property insurer takes over the legal right from the insured against the negligent third person. Technically, this means subrogation arises from:	
		A	Tort
		B	Statute
		C	Contribution
		D	Liability incurred as a result of an act of a third person
3.6.4(b)(iii)	44	Regarding on compensation of subrogation, which two of the followings are correct description:	
		(i)	The insured entitles the proceeds under subrogation
		(ii)	Be able to compensate the indemnified insurer
		(iii)	If subrogation appeared after abandonment, the insurer can get more than 100% of the loss
		(iv)	Both the insured and the insurer can get 50% of the claim
		A	(i), (ii)
		B	(i), (iii)
		C	(ii), (iii)
		D	(iii), (iv)
4.1(b)	45	Producing a “package” of covers, especially for larger clients, can be understood as:	
		A	Product development
		B	Overall product development
		C	Group development
		D	Product portfolio development
4.3(e)	46	Marketing department continuously monitor one’s present and potential market. This process is called:	
		A	Advertising
		B	Market research
		C	Monitoring
		D	Service enhancement
4.5(d)	47	In fire insurance「Target risks」means：	
		A	A valueless subject matter of insurance
		B	A large, hazardous risks
		C	A common risk
		D	A low premium rate
4.7	48	A policy owner purchased an accidental death and a car accident insurance. If the policy owner died in a car accident, which of the following claim is true?	
		A	Only the first effective policy will provide compensation
		B	Only the policy with lager coverage will provide compensation
		C	Both policy will provide compensation
		D	Only the car accident policy will compensate due to the death was caused by a car accident

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Reference	No.	Question	
4.8	49	Which three of the following are the functions of reinsurance?	
		(i)	An adequate reinsurance arrangement is important for the financial security of an insurer
		(ii)	With an arrangement of reinsurance, a reinsurer can share the insurance for a insurer
		(iii)	With an arrangement of reinsurance, a reinsurer can help to accommodate disasters
		(iv)	If a insurer cannot pay for the claim, the claimant may request the reinsurer for direct claim settlement
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(i), (iii), (iv)
		D	(ii), (iii), (iv)
5.2.1	50	In Hong Kong, authorized insurers can be categorized as “Pure” general business insurers, “Pure” long term business insurers and:	
		A	Composite business insurers
		B	Double business insurers
		C	Two types of insurance insurers
		D	Varieties insurers
5.4	51	Which of the following description regarding the “Insurance intermediaries” in Hong Kong is /are correct?	
		A	They must be officially registered or authorized
		B	This term includes banks, cars trading and travel agents
		C	They must comply with certain rules
		D	Only A) and C) are correct
5.5.1(c)	52	What are the duties for Insurance Agents Registration Board?	
		(i)	Registration for the insurance agents, its responsible officer and technical representatives
		(ii)	Handling complaints regarding on insurance agents, its responsible officer and technical representatives
		(iii)	To promote the common interests of insurers transacting business in Hong Kong
		(iv)	Seeks to provide compensation in respect of the death of or injury to innocent victims
		A	(i), (ii)
		B	(i), (iii)
		C	(ii), (iii)
		D	All of the above
5.5.3(b)	53	The Motor Insurers’ Bureau is funded by?	
		A	Government subsidization
		B	Personal donation
		C	Surcharge on motor insurance premiums
		D	The Hong Kong Federation of Insurers

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Reference	No.	Question	
6.1.1	54	Which of the following associates with the Insurance companies Ordinance that came to effect in 1983 regarding on the nomination of the Insurance Authority?	
		A	Commissioner of insurance
		B	Industry and Commercial Commissioner
		C	The Hong Kong Federation of Insurers
		D	Commissioner of Financial Services
6.1.1b(d)	55	What is the capital requirement for a captive insurer?	
		A	HKD $500,000
		B	HKD $1,000,000
		C	HKD $2,000,000
		D	HKD $4,000,000
6.1.1c	56	The calculation of solvency margin is:	
		A	The insurer's assets minus its debts
		B	The insurer's debts minus its assets
		C	Only applies to long term business
		D	Different types of insurance companies have different calculations
6.1.1c(b)	57	The minimum solvency margin requirement for a long term business insurer is:	
		A	HKD $2,000,000
		B	HKD $10,000,000
		C	It is based on the amount of premium income
		D	It is based on the amount of premium income and claims outstanding
6.1.1e	58	Reinsurance is an extremely important with the financial security of an insurer. Regarding to the quantity and the quality of the reinsurance in force. It affects the insurer in terms of:	
		A	Useful value
		B	Real value
		C	Collectability
		D	True value
6.1.1f (d)	59	The insurance companies ordinance allows the insurance authority to disclose financial and statistical information of individual insurers and Lloyd's when it is considered in the interests of policyholders or the public to do so is called:	
		A.	Transparency
		B.	Anti-money laundering process
		C.	Publicity
		D.	Powers of prevention
6.1.2c	60	Which three of the followings regarding to the claims section of the《Code of Conduct for Insurers》	
		(i)	Should not unreasonably deny a claim
		(ii)	Claims handling should be fair, efficient and speedily
		(iii)	Loss and breach of warranty are co-related
		(iv)	Ex gratia payment should be made for cases committed without fraud
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(i), (iii), (iv)
		D	(ii), (iii), (iv)

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Reference	No.	Question	
6.1.4	61	The primary objective of Insurance Claims Complaints Bureau is to:	
		A	Represent the members on claims handling and payment
		B	Handle all the complaints that relate to insurers
		C	Handle claims complaints that are from personal insurance policy
		D	Handle claims complaints that arise from third party insurance
6.1.4a(a)	62	The Insurance Claims Complaints Panel is appointed by?	
		A	Insurance Claims Complaints Bureau
		B	The Hong Kong Federation of Insurers
		C	Insurance Authority
		D	Life Insurance Association
6.2.2b	63	According to the「Code of Practice for the Administration of Insurance Agents」, The Insurance Agents Registration Board is capable to explain how it intends to operate. What will be issued from the IARB for such explanation?	
		A	Guidance Notes
		B	A letter to individual policy owners
		C	Announced by gazette
		D	Memo that is published on Chinese or English newspaper
6.2.2f(b) (v)	64	When selling policies that relate to long term business, as a long term business insurance agent, he / she must:	
		(i)	Explain the long term nature of the contract
		(ii)	Explain the difference between guaranteed and projected benefits
		(iii)	Explain projected benefits are not guaranteed.
		(iv)	Explain dividends / bonuses may be higher or lower than those currently quoted.
		A	(i), (ii) ,(iii)
		B	(i), (iii), (iv)
		C	(ii), (iii), (iv)
		D	All of the above are correct
6.2.2b	65	Which of the following is correct description about the register of appointed insurance agents?	
		A	The register is maintained by the Insurance Authority
		B	The register is kept at the Insurance Authority's office
		C	The register must be kept as prescribed by the Insurance Authority
		D	It regards as confidential and is not for public inspection
6.2.2g(a)	66	When selling life insurance policy, insurance agents must duly complete the 'CPD' form as prescribed by the HKFI from time to time and bring its contents to the attention of the customer. The word "CPD' means:	
		A	Client's Policy Document
		B	Customer Policy Declaration
		C	Client's Protection Document
		D	Customer Protection Declaration

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Reference	No.	Question	
6.2.2g(b)	67	In regards「Guidelines on the Effective Date of Registration of Insurance Agents, Responsible Officers and Technical Representatives」, It states that no person shall act or hold himself out as an insurance agent for and on behalf of any IARB in the notice of confirmation of registration. Which of the following is responsible for such specified date？	
		A	Insurance Agents Registration Board
		B	Insurance Authority
		C	Hong Kong Insurance Association
		D	Hong Kong Federation of Insurers
6.2.3d(c)	68	Insurance brokers must maintain the Professional Indemnity Insurance. The coverage is not fixed, but not more than:	
		A	HKD $100,000
		B	HKD $3,000,000
		C	HKD $10,000,000
		D	HKD $75,000,000
6.2.3d(f)	69	Which of the following does not include as the capabilities of the Fit and Proper tests of an insurance broker?	
		A	Efficiency
		B	Mental soundness
		C	Utmost good faith, integrity, independence, impartiality
		D	Freedom from relevant criminal convictions
7.1	70	When filling in the application, the responsibilities for an insurance intermediary is / are?	
		A	Do not affect the clients
		B	Clearly explain the contents or declare clients' responsibilities
		C	Declare the consequences of fraud and falsification
		D	Fulfill all of the above
7.1.1(d)	71	Which of the following is / are correct description regarding to an authorized insurance broker's fraud and negligence?	
		A	The broker may be guilty of professional negligence
		B	Because he / she is an authorized broker, therefore, he / she must be responsible for legal liabilities regarding on mistakes that he / she had made
		C	The principle of the broker is the policy owner who may have the right to sue the broker
		D	Only (a) and (c) are correct
7.3.2	72	Which three of the following are treated as「Fair discrimination」by insurers：	
		(i)	A lower annuities benefit payments to women
		(ii)	Charge a higher premium rate for life insurance on men
		(iii)	Charge a higher premium rate for motor insurance on women
		(iv)	Charge a higher premium rate for personal accident insurance for a person with disability
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(i), (iii), (iv)
		D	(ii), (iii), (iv)

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Reference	No.	Question	
7.4	73	Which of the following organization issued the Guideline on prevention of money laundering?	
		A	Office of the Commissioner of Insurance
		B	Hong Kong Federation of insurers
		C	The Hong Kong Confederation of Insurance Brokers
		D	All of the above are correct
7.4.3	74	Which of the following are procedures required to be taken against money laundering	
		(i)	Proof of customers' identity must be obtained
		(ii)	Adequate transaction records should be established
		(iii)	Appropriate policies and procedures should be in force
		(iv)	Ensure that staff are properly trained and their education kept up to date in this important area
		A	(i), (ii), (iii)
		B	(i), (ii), (iv)
		C	(ii), (iii), (iv)
		D	(i), (ii), (iii), (iv)
7.7.3(a)	75	In many practical steps in prevention fraud. One of the following is recommended to take into consideration for staff of insurance field. That is:	
		A	Vigilance, fraud can arises in any situation
		B	Suspicious to any of the claimants
		C	Fraud will only arises for claims with large amount
		D	Require detail proof and confirmation for every small parts

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Question	Answer	Question	Answer
1	D	41	B
2	A	42	A
3	B	43	A
4	D	44	C
5	B	45	D
6	C	46	B
7	D	47	B
8	A	48	C
9	C	49	A
10	A	50	A
11	C	51	D
12	A	52	A
13	C	53	C
14	C	54	A
15	C	55	C
16	B	56	A
17	C	57	A
18	C	58	C
19	C	59	A
20	C	60	B
21	A	61	C
22	D	62	A
23	A	63	A
24	A	64	D
25	D	65	C
26	D	66	D
27	B	67	A
28	C	68	D
29	B	69	C
30	D	70	D
31	B	71	D
32	B	72	B
33	C	73	A
34	D	74	D
35	C	75	A
36	B		
37	B		
38	D		
39	D		
40	C		

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