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PRACTICE QUESTIONS

CALIFORNIA DEPARTMENT OF INSURANCE

DLPT2FN2

CDI Site - Casualty Examination - Tagalog

EDITION	QUESTIONS	ISSUED
Demo	9	September 3, 2026

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Before you begin

What this is

9 practice questions for CALIFORNIA DEPARTMENT OF INSURANCE `DLPT2FN2`, each with its answer key and an explanation. Answer a question before you read its key — the explanation is worth more once you have committed.

If something looks wrong

Send us three things and we will check it:

- the exam code, `DLPT2FN2`
- the question number
- the email address on your order

Write to **support@mometrix.net**. We reply within one business day.

Licence

QUESTION 1 MULTIPLE CHOICE

Which two characteristics of an insurance contract are illustrated when the insurer promises to pay for a covered loss after the premium is paid and the policyholder receives protection against an uncertain risk? (Choose two.)

- A A
- B B
- C C
- D D

ANSWER A · B

WHY An insurance contract is aleatory because the parties' performances depend on an uncertain event. It is also unilateral because only the insurer makes a legally enforceable promise to pay covered claims, although the policyholder must satisfy contractual duties such as paying the premium.

QUESTION 2 MULTIPLE CHOICE

Which two statements correctly describe insurable interest? (Choose two.)

- A A
- B B
- C C
- D D

ANSWER A · C

WHY Insurable interest must exist when the insurance contract is formed. In property insurance, ownership, possession, or a legally enforceable economic interest can create insurable interest; it is not based merely on an emotional attachment or established only after a loss.

QUESTION 3 SINGLE CHOICE

A fire caused by an insured's intentionally setting fire to the insured's own property to collect the insurance proceeds. Under the standard causes-of-loss special provisions, which condition applies?

- A A
- B B
- C C
- D D

ANSWER **B**

WHY The standard causes-of-loss special provisions exclude loss caused by an insured who intentionally causes the loss. A named peril such as fire does not override an exclusion for intentional loss by an insured.

QUESTION 4 SINGLE CHOICE

An occurrence policy covers bodily injury or property damage caused by an occurrence during the policy period, subject to its terms. Which standard supplementary payment is generally included in liability coverage?

- A A
- B B
- C C
- D D

ANSWER **B**

WHY Supplementary payments commonly include prejudgment interest awarded on the portion of a judgment paid by the insurer. They do not include all post-judgment interest, lost business income, or punitive or other fines arising from violations of law.

QUESTION 5 SINGLE CHOICE

A claims-made liability policy generally covers a claim first made during the policy period, provided what other requirement is met?

- A A
- B B
- C C
- D D

ANSWER C

WHY A claims-made policy generally covers claims first made during the policy period, subject to timely reporting requirements and the retroactive date. Tail coverage extends the period for reporting certain claims after the policy expires; it does not change the requirement that a claim be first made within the applicable coverage period.

QUESTION 6 SINGLE CHOICE

Which Commercial General Liability Coverage Form section specifies the limits of insurance and the supplementary payments?

- A A
- B B
- C C
- D D

ANSWER C

WHY Section III of the Commercial General Liability Coverage Form is titled Limits of Insurance. It addresses applicable limits and supplementary payments, whereas Section I contains the coverage grants.

QUESTION 7 SINGLE CHOICE

Under the standard Business Auto Coverage Form, which vehicle is generally a covered auto?

- A A
- B B
- C C
- D D

ANSWER **B**

WHY The standard Business Auto Coverage Form uses declarations and symbols to determine which autos are covered autos. An auto is generally a covered auto when the applicable symbol is entered in the declarations; the examples of vacation use, customer-owned vehicles, and every borrowed business vehicle are not automatic covered autos.

QUESTION 8 SINGLE CHOICE

Which loss is most directly covered by the standard Employee Dishonesty coverage form?

- A A
- B B
- C C
- D D

ANSWER **B**

WHY Employee Dishonesty coverage generally protects against direct loss of money, securities, or other covered property resulting from theft or dishonesty by an employee. It is not property, liability, or business income coverage.

QUESTION 9 SINGLE CHOICE

Which cause of loss is generally excluded under the basic causes-of-loss form because it is normally subject to special treatment or separate coverage?

- A A
- B B
- C C
- D D

ANSWER C

WHY The basic causes-of-loss form generally excludes flood. Fire, lightning, and explosion are commonly covered causes of loss under that form, subject to the policy's terms, limits, and other exclusions.