CERTIFIED INSURANCE SERVICE REPRESENTATIVE (CISR) COMMERCIAL CASUALTY II PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

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How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

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Questions

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1. In a BAP policy, the liability section provides protection from claims for which of the following?

A. Bodily Injury and Property Damage for which insured is legally responsible.

B. Medical payments for injuries to all parties.

C. Property damage to the insured's own vehicle only.

D. Uninsured/Underinsured motorist losses.

2. Paragraph CDE of the workers compensation insuring agreement explains?

A. The right and duty to defend, supplementary payments and other insurance provisions.

B. Premium calculation and rating.

C. Claims reporting and investigation procedures.

D. Policy cancellation and nonrenewal terms.

3. Which option is a method to provide Employers Liability coverage for monopolistic states?

A. Endorse a Workers Compensation and Employers Liability Insurance Policy written for non-monopolistic states with an Employers Liability Coverage Endorsement

B. Endorse a CGL Policy, with a Stop Gap - Employers Liability Coverage Endorsement

C. Purchase a separate policy with Employers Liability Insurance for the monopolistic state

D. All of the above

4. The Lessor -Additional Insured and Loss Payee endorsement CA 20 01 is used to treat an auto leased by the named insured as what?

A. An owned auto

B. A non-owned auto

C. A borrowed auto

D. A fleet vehicle

5. What is considered the most important item in the WC information page?

A. Item 1

B. Item 2

C. Item 3

D. Item 4

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6. Who is included in the 'You' category of insureds under the auto form?

A. The named insured

B. The insured's spouse

C. The insurer

D. The broker

7. What happens if Symbol 7 coverage is late reported for a newly acquired auto?

A. No coverage until reported; coverage begins on the report date

B. Coverage begins on the acquisition date

C. The policy is canceled

D. The auto is permanently excluded

8. Which of the following is one of the payments you must make under part one?

A. Payments required for a minor error in payroll

B. Payments required because of the serious and willful misconduct of the named insured

C. Payments required when an employee resigns

D. Payments required for failure to provide lunch breaks

9. Under Symbol 7 limited coverage for a replacement auto, if the replacement is for the first vehicle, what coverage does the new auto have and for how long?

A. Liability and Collision for 30 days

B. Liability only for 30 days

C. Full coverage for 60 days

D. No coverage for 30 days

10. Which statement correctly describes Endemic Disease under Foreign Coverage Endorsement?

A. Endemic disease is covered as a work-related injury/disease.

B. Endemic disease is not covered.

C. Endemic disease is a travel expense.

D. Endemic disease only applies domestically.

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Answers

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1. A
2. A
3. D
4. A
5. C
6. A
7. A
8. B
9. B
10. A

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Explanations

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1. In a BAP policy, the liability section provides protection from claims for which of the following?

A. Bodily Injury and Property Damage for which insured is legally responsible.

B. Medical payments for injuries to all parties.

C. Property damage to the insured's own vehicle only.

D. Uninsured/Underinsured motorist losses.

In a Business Auto Policy, the liability portion handles claims brought by others for injuries or property damage caused by the insured's use of a covered auto, where the insured is legally at fault. This is the core idea behind liability coverage: it protects the insured against third-party claims for bodily injury and property damage, up to the policy limits, and includes defense costs. That's why the option describing bodily injury and property damage for which the insured is legally responsible is the best choice. Medical payments are a separate coverage that pays medical expenses regardless of fault, not a liability claim against others. Property damage to the insured's own vehicle is typically handled by collision or other coverages, not liability. Uninsured/underinsured motorist losses are dealt with under UM/UIM coverage, not the liability section.

2. Paragraph CDE of the workers compensation insuring agreement explains?

A. The right and duty to defend, supplementary payments and other insurance provisions.

B. Premium calculation and rating.

C. Claims reporting and investigation procedures.

D. Policy cancellation and nonrenewal terms.

The main idea is understanding how the insuring agreement handles defense and the extra costs that go with defending a claim. Paragraphs CDE spell out the insurer's role in defending the insured and the financial aspects that come with that defense. The right and duty to defend means the insurer must provide a defense for covered claims under the policy, and this defense obligation is typically present even if the claim has questionable merit. Supplementary payments are the additional costs the insurer will cover beyond the standard benefit payments—things like attorney fees, court costs, and expenses for defense, which are paid without reducing the policy's limits. The other insurance provisions explain how this policy coordinates with any other policies the insured may have, including which policy pays first, how limits relate, and related coordination or subrogation terms. In short, this section covers defense responsibilities, the extra payments tied to defense, and how this policy interacts with other insurance.

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3. Which option is a method to provide Employers Liability coverage for monopolistic states?

A. Endorse a Workers Compensation and Employers Liability Insurance Policy written for non-monopolistic states with an Employers Liability Coverage Endorsement

B. Endorse a CGL Policy, with a Stop Gap - Employers Liability Coverage Endorsement

C. Purchase a separate policy with Employers Liability Insurance for the monopolistic state

D. All of the above

In monopolistic states, workers' compensation is provided through a state fund, but Employers Liability coverage isn't automatically included. You still need EL coverage to protect against liability from injuries not strictly covered by WC. There are several practical ways to obtain this protection: - Endorse an Employers Liability Coverage Endorsement onto a Workers Compensation policy (even if the WC policy is written for a non-monopolistic state). This adds EL protection to the WC framework. - Endorse a Commercial General Liability policy with a Stop Gap – Employers Liability endorsement. This attaches EL coverage to the GL program for situations where EL isn't provided elsewhere. - Purchase a separate Employers Liability policy specifically for the monopolistic state. Because each of these methods can provide the required EL coverage, all of the above are valid options.

4. The Lessor -Additional Insured and Loss Payee endorsement CA 20 01 is used to treat an auto leased by the named insured as what?

A. An owned auto

B. A non-owned auto

C. A borrowed auto

D. A fleet vehicle

The key idea is that endorsements can redefine how a vehicle is treated under a policy to protect someone else's financial interest. The Lessor - Additional Insured and Loss Payee endorsement CA 20 01 specifically makes a vehicle that the named insured leases be treated as if it were owned by the insured for the purposes of the policy. That means the auto policy will respond to the leased vehicle's liability and, if there's physical damage, the loss-payee (the lessor) is paid under the terms of the policy. By naming the lessor as an additional insured and loss payee, the lessor's financial interest in the leased vehicle is protected, and there's less risk of gaps in coverage if the vehicle is damaged or involved in an incident.

5. What is considered the most important item in the WC information page?

A. Item 1

B. Item 2

C. Item 3

D. Item 4

The most important item on a workers' compensation information page is the one that provides the steps to report a claim and the contact information for the claims department. This item serves as the action trigger—without clear reporting instructions, a claimant can't begin the process or access benefits, and delays can result. Ideally, it includes how to file (online form, phone, or portal), the correct contact numbers, and any reporting deadlines. The rest of the page—details about coverage, benefits, or provider networks—supports understanding but won't initiate the claim. So the item with claim reporting information is the essential one.

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6. Who is included in the 'You' category of insureds under the auto form?

A. The named insured

B. The insured's spouse

C. The insurer

D. The broker

The main concept here is how the auto policy defines who is covered under the term "You." In the declarations, the named insured is the person the policy is written for, and the defined term "You" refers to that individual who holds the insured status for the covered autos. The insurer is the insurance company providing the coverage, not an insured person, and the broker is just an intermediary. The insured's spouse may be covered in some situations, but the basic definition of "You" is the named insured shown in the declarations, making that person the correct answer.

7. What happens if Symbol 7 coverage is late reported for a newly acquired auto?

A. No coverage until reported; coverage begins on the report date

B. Coverage begins on the acquisition date

C. The policy is canceled

D. The auto is permanently excluded

Symbol 7 means you insure only the autos that are specifically described in the policy. For a newly acquired auto to be covered, you must report it to the insurer. If the auto is reported late, there is no coverage for that vehicle until the report is made, and the coverage becomes effective on the report date. This protects against retroactive coverage and reinforces the need for timely notification. The other possibilities—coverage starting at the acquisition date, cancellation of the policy, or permanent exclusion—don't apply here because Symbol 7 requires you to notify and the coverage for the newly added auto begins only when that report is filed.

8. Which of the following is one of the payments you must make under part one?

A. Payments required for a minor error in payroll

B. Payments required because of the serious and willful misconduct of the named insured

C. Payments required when an employee resigns

D. Payments required for failure to provide lunch breaks

Part One focuses on the insured's legal liability to others for damages caused by the insured or its employees. The payment scenario that fits this is when there is serious and willful misconduct by the named insured, because that kind of conduct can create a liability that the policy would respond to under Part One, resulting in the insured being required to pay damages or penalties to others. The other options describe routine HR or administrative issues that don't establish the kind of liability obligation Part One is meant to cover.

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9. Under Symbol 7 limited coverage for a replacement auto, if the replacement is for the first vehicle, what coverage does the new auto have and for how long?

A. Liability and Collision for 30 days

B. Liability only for 30 days

C. Full coverage for 60 days

D. No coverage for 30 days

Symbol 7 provides a temporary, limited cover age situation for a replacement auto. When the replacement is used in place of the first vehicle listed on the policy, the new auto is covered only for liability, and this coverage lasts for 30 days. In other words, you're protected against third party claims you might incur with that replacement vehicle, but there's no physical damage protection (like collision) for the replacement during that period unless you add it or change the wording on the declarations. The 30 day window is designed to bridge the gap until permanent coverage on the replacement vehicle can be arranged.

10. Which statement correctly describes Endemic Disease under Foreign Coverage Endorsement?

A. Endemic disease is covered as a work-related injury/disease.

B. Endemic disease is not covered.

C. Endemic disease is a travel expense.

D. Endemic disease only applies domestically.

Endemic disease is covered as a work-related injury or disease under the Foreign Coverage Endorsement because this endorsement extends the employer's workers' compensation protections to foreign assignments. When an employee contracts a disease that is endemic to the country where they are working, it is considered to have arisen out of and in the course of employment, just as an injury or illness would within the home country. The endorsement ensures medical expenses, wage replacement, and related benefits apply even though the illness occurred abroad. This differs from treating the condition as a travel expense, which would only reimburse trip costs rather than the illness itself, and it conflicts with the purpose of the endorsement, which is to provide coverage for work-related injuries and diseases encountered while overseas. It also emphasizes that the coverage is not limited to domestic incidents, since the whole point of the Foreign Coverage Endorsement is to address foreign assignments.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

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We wish you the very best on your exam journey. You've got this!

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