

# Certified Insurance Service Representative (CISR) Commercial Casualty I Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

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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.

# 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!**

## Questions

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- 1. Which term is the costs awarded to punish reckless behavior that exceed general damages?**
  - A. Punitive Damages**
  - B. Personal and Advertising Injury**
  - C. Slander**
  - D. Occurrence**
  
- 2. Negligence is defined as the omission to do something which a prudent and reasonable person would do, or doing something which a prudent and reasonable person would not do.**
  - A. The duty to exercise reasonable care**
  - B. The omission or commission that a prudent person would or would not do**
  - C. A strict liability standard**
  - D. Intentional wrongdoing**
  
- 3. Which term describes a land vehicle that cannot be registered as an automobile or used on public roads?**
  - A. Leased Vehicle**
  - B. Motor Vehicle**
  - C. Mobile Equipment**
  - D. Boat**
  
- 4. The act of writing and publishing untrue and damaging information about another person or business is called**
  - A. Slander**
  - B. Libel**
  - C. Defamation**
  - D. Infringement**
  
- 5. Which term refers to specific dollar amounts that cover the costs of medical bills, lost income, rehabilitation expenses, or the repair or replacement of property?**
  - A. Special Damages**
  - B. Occurrence**
  - C. Pollution**
  - D. Risk**

- 6. Which term describes tangible property of others that is impaired because it incorporates your defective work?**
- A. Impaired Property**
  - B. Direct Property**
  - C. Impaired Goods**
  - D. Contaminated Property**
- 7. Bodily Injury includes which of the following?**
- A. Death resulting from injury**
  - B. Property damage**
  - C. Contractual liability**
  - D. Punitive damages**
- 8. Which item is not included in Your Product?**
- A. Real Property**
  - B. Durable Goods**
  - C. Merchandise**
  - D. Inventory**
- 9. Which term refers to the entity named on the policy?**
- A. Additional Insured**
  - B. Beneficiary**
  - C. Named Insured**
  - D. Policyholder**
- 10. Which concept involves an insurer seeking to recover from a responsible party money paid out for a claim?**
- A. Suit**
  - B. Temporary Worker**
  - C. Vicarious Liability**
  - D. Subrogation**

## **Answers**

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

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## **Explanations**

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**1. Which term is the costs awarded to punish reckless behavior that exceed general damages?**

- A. Punitive Damages**
- B. Personal and Advertising Injury**
- C. Slander**
- D. Occurrence**

Punitive damages are amounts awarded by a court to punish especially reckless or malicious conduct and to deter similar future behavior. They go beyond compensating the plaintiff for actual losses (general damages) and are not intended to make the plaintiff whole, but to punish the wrongdoer and deter others. In insurance terms, these damages are often excluded or limited, since the purpose is punishment rather than compensation. The other options don't describe this concept. Personal and Advertising Injury refers to coverage for certain offenses like libel or slander that occur in advertising or business operations, not to punishment of conduct. Slander is a form of defamation and can be a cause of action within a personal injury claim, but it's a type of harm, not the term for punitive damages. Occurrence is a policy trigger describing the event that causes damage, not the nature of damages awarded.

**2. Negligence is defined as the omission to do something which a prudent and reasonable person would do, or doing something which a prudent and reasonable person would not do.**

- A. The duty to exercise reasonable care**
- B. The omission or commission that a prudent person would or would not do**
- C. A strict liability standard**
- D. Intentional wrongdoing**

Negligence centers on failing to meet the standard of care a prudent and reasonable person would follow. This can happen in two ways: by omitting to act when there is a duty to act, or by doing something that a prudent person would not do. The chosen description captures both sides—omission and commission—evaluated against the ordinary-care standard. Remember, the duty to exercise reasonable care is part of how negligence is analyzed (the obligation that exists), but it alone isn't the full definition. Strict liability imposes liability without fault, and intentional wrongdoing involves deliberate harm, not careless mistakes. So, the definition that includes both failing to act and improper action under the prudent person standard is the best fit.

**3. Which term describes a land vehicle that cannot be registered as an automobile or used on public roads?**

- A. Leased Vehicle
- B. Motor Vehicle
- C. Mobile Equipment**
- D. Boat

Mobile equipment refers to land vehicles that aren't registered as automobiles and aren't used on public roads. This category includes machinery like tractors, bulldozers, forklifts, and farm or construction equipment that move around on a job site but aren't driven on highways. Because these vehicles aren't roadway-registered and aren't used on public streets, they're described as mobile equipment. That's why this term fits best. A leased vehicle or a motor vehicle implies a road-registered vehicle used on public roads, and a boat is a watercraft, not a land vehicle.

**4. The act of writing and publishing untrue and damaging information about another person or business is called**

- A. Slander
- B. Libel**
- C. Defamation
- D. Infringement

Defamation is false statements that harm someone's reputation. When those false statements are written and published, the act is libel. That's why libel is the correct term here—the harmful, published false information about another person or business is written, not spoken. Slander would be the spoken equivalent, while defamation is the broader category that covers both written and spoken forms. Infringement isn't about harming reputation; it relates to violations of rights like copyrights or trademarks. A key point to remember is that truth and certain defenses (such as opinion presented as opinion, or privileged communications) can protect against defamation.

**5. Which term refers to specific dollar amounts that cover the costs of medical bills, lost income, rehabilitation expenses, or the repair or replacement of property?**

- A. Special Damages**
- B. Occurrence
- C. Pollution
- D. Risk

Special damages are monetary losses that can be precisely quantified. They cover the costs you actually incur, such as medical bills, lost income, rehabilitation expenses, and the repair or replacement of property. These losses are supported by records like invoices, receipts, pay stubs, and repair estimates, making them economic or tangible damages. They contrast with general damages, which cover non-economic harm like pain and suffering and aren't as easily itemized. The other terms don't describe dollar-for-dollar losses: an occurrence is the triggering event, pollution refers to contamination, and risk is the chance of a loss.

**6. Which term describes tangible property of others that is impaired because it incorporates your defective work?**

**A. Impaired Property**

**B. Direct Property**

**C. Impaired Goods**

**D. Contaminated Property**

Impaired property describes tangible property of others that cannot be used or is less useful because it incorporates the insured's defective work. This term is used in liability policies to cover the situation where the damaged or unusable state of someone else's property results from the insured's defective workmanship or product, even if the property itself isn't physically damaged in the typical sense. For example, a contractor's faulty installation might render a system unusable, so the property is considered impaired because it incorporates the defective work. This is why it's the best choice: it specifically captures the idea of property that is harmed in value or usability due to the insured's defective work, rather than merely being physically damaged. Other terms don't fit because they don't describe the condition of property that's impaired by defective work (direct property implies direct physical damage; contaminated property and impaired goods aren't standard terms for this scenario).

**7. Bodily Injury includes which of the following?**

**A. Death resulting from injury**

**B. Property damage**

**C. Contractual liability**

**D. Punitive damages**

Bodily Injury covers physical harm to people, and death that results from that harm is included. In liability policy language, BI means bodily injury, sickness, or disease, including death resulting therefrom. So if an injury leads to death, that death is considered bodily injury for coverage purposes. The other concepts don't fit: property damage refers to damage to objects, not people; contractual liability is liability assumed by contract rather than caused by injury; punitive damages are penalties awarded by a court and aren't classified as bodily injury. Hence, death resulting from injury is included in Bodily Injury.

**8. Which item is not included in Your Product?**

**A. Real Property**

**B. Durable Goods**

**C. Merchandise**

**D. Inventory**

Your Product coverage protects liability for goods or products that the insured manufactures, sells, handles, or distributes. Real property—land or buildings—is not a product; it isn't something produced or sold, so it doesn't fall under Your Product. The other items listed are forms of goods a business might produce or hold for sale, so they can be included under Your Product. For example, a defective durable good or damaged merchandise that causes injury or property damage would be covered as a Your Product claim, whereas issues related to the real estate itself would not.

**9. Which term refers to the entity named on the policy?**

- A. Additional Insured**
- B. Beneficiary**
- C. Named Insured**
- D. Policyholder**

The Named Insured is the entity whose name appears on the declarations page and is the insured party under the contract. This designation identifies who the policy protects and to whom the insured rights and duties apply—claims are filed in their name, and they receive policy notices and coverages as defined in the contract. An Additional Insured is someone added to the policy by endorsement, not the primary insured. A Beneficiary is the person who receives benefits under life or health products, not typically the casualty policy here. The Policyholder is the party that owns and pays for the policy, which can be the same as the named insured but isn't necessarily always.

**10. Which concept involves an insurer seeking to recover from a responsible party money paid out for a claim?**

- A. Suit**
- B. Temporary Worker**
- C. Vicarious Liability**
- D. Subrogation**

Subrogation is the insurer's right to recover money paid to the insured from the party responsible for the loss. After paying a claim, the insurer steps into the insured's position and seeks reimbursement from the negligent party (or that party's insurer). This preserves the indemnity principle by preventing the insured from being paid twice and helps keep insurance costs fair for everyone. The other choices describe different concepts not about recovering paid claims: a suit is a legal action that could be used to seek damages, vicarious liability is about who bears liability for someone else's actions, and a temporary worker is unrelated to the claims-recovery process.

## 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](mailto:hello@examzify.com).**

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

**<https://ciscrcommercialcasualty1.examzify.com>**

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