

Certified Insurance Service Representative (CISR) Commercial Casualty II 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 of the following is NOT a type of benefit provided by workers' compensation?**
 - A. Medical Expense**
 - B. Disability Income**
 - C. Rehabilitation Expenses**
 - D. Travel Expenses**

- 2. Which item is listed as a BAP exclusion?**
 - A. Racing**
 - B. War**
 - C. Pollution**
 - D. Weather**

- 3. Which statement would be accurate about BAC exclusions?**
 - A. Exposures better covered under other types of policies.**
 - B. Exposures that are automatically included with no premium.**
 - C. Exposures not insurable under any policy.**
 - D. Exposures covered by a standard policy.**

- 4. In BAP, the term 'Auto' includes which of the following?**
 - A. A land motor vehicle, trailer or semi-trailer designed to travel on public roads and subject to financial responsibility law**
 - B. A bicycle used for deliveries**
 - C. A boat used for business operations**
 - D. A stationary sign mounted on a vehicle**

- 5. What does Item 3.C Trigger refer to?**
 - A. Other States Insurance**
 - B. Monopolistic state endorsements**
 - C. Endorsements and schedules**
 - D. Policy limits**

- 6. Which BAP supplementary payment covers court costs taxed against the insured?**
- A. Bail bonds - up to \$2,000**
 - B. Cost of bonds for release of attachments made against the insured**
 - C. Reasonable expenses that the insured incurs at the company's request**
 - D. Court costs taxed against the insured**
- 7. Under Out of State coverage, which extension provides higher limits to comply with the laws where the auto is used, excluding laws governing motor carriers of passengers or property?**
- A. Higher limits than policy limits to comply with the laws where the auto is used, excluding the laws governing motor carriers of passengers or property**
 - B. Additional benefits, such as no fault or mandatory personal injury protection, required of out-of-state vehicles by the jurisdiction where the covered auto is being used**
 - C. Coverage excludes theft**
 - D. It provides medical payments for out-of-state drivers**
- 8. Which type of expense is covered under Foreign Coverage Endorsement?**
- A. Endemic Disease**
 - B. Repatriation Expenses**
 - C. Travel Insurance**
 - D. Legal Fees**
- 9. What does Paragraph B of the workers' compensation insuring agreement state?**
- A. It addresses the right and duty to defend.**
 - B. It requires premium adjustments by state law.**
 - C. The insurer will pay promptly when due the benefits required by the workers compensation law.**
 - D. It defines the policy period.**

10. For symbols 2-4, what coverages do they share across the board?

A. Liability only

B. Liability, Physical Damage, Med Pay, Personal Injury Protection (No Fault), Uninsured Motorist

C. Comprehensive and Collision only

D. Medical payments only

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Answers

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

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Explanations

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1. Which of the following is NOT a type of benefit provided by workers' compensation?

- A. Medical Expense
- B. Disability Income
- C. Rehabilitation Expenses
- D. Travel Expenses**

The concept tested is which benefits are normally included in workers' compensation. The standard categories cover medical expenses for treatment, disability income to replace lost wages during work inability, and rehabilitation expenses to help the worker return to work. Travel expenses aren't listed as a separate benefit category in workers' compensation programs. While transportation to medical appointments can sometimes be covered as part of medical costs, it isn't treated as its own distinct benefit like medical, disability, or rehabilitation coverage. Therefore, travel expenses are not a separate workers' compensation benefit.

2. Which item is listed as a BAP exclusion?

- A. Racing**
- B. War
- C. Pollution
- D. Weather

Racing is excluded under the Business Auto Policy. The BAP covers ordinary business use of vehicles—things like deliveries, service calls, and on-the-job transportation. Activities such as racing, speed contests, or demonstrations of speed or handling are inherently high risk and outside normal business operations, so the policy excludes coverage for bodily injury or property damage arising from those activities. If a business needs coverage for racing-related activities, it would require a specialty endorsement or a different policy tailored to that risk. War, pollution, and weather are not the specific excluded activities highlighted for standard BAP coverage in this context.

3. Which statement would be accurate about BAC exclusions?

- A. Exposures better covered under other types of policies.**
- B. Exposures that are automatically included with no premium.
- C. Exposures not insurable under any policy.
- D. Exposures covered by a standard policy.

BAC exclusions are there to keep the Business Auto Policy focused on autos and to redirect risks that fit better with other types of coverage. In practice, certain exposures tied to business auto use aren't best insured under the auto policy; they're more appropriately handled by other lines such as property, general liability, or workers' compensation. So the statement that these exclusions cover exposures better addressed by other types of policies is the right description. It isn't about items being included at no premium, nor about exposures that aren't insurable under any policy, nor about exposures that a standard policy would cover.

4. In BAP, the term 'Auto' includes which of the following?

- A. A land motor vehicle, trailer or semi-trailer designed to travel on public roads and subject to financial responsibility law**
- B. A bicycle used for deliveries**
- C. A boat used for business operations**
- D. A stationary sign mounted on a vehicle**

The main concept being tested is what counts as an Auto under a Commercial Auto Policy. Auto coverage in the BAP applies to land motor vehicles, trailers, or semi-trailers that are designed to travel on public roads and that are subject to financial responsibility laws. This means typical business vehicles like company cars, trucks, and the trailers used with them. Bicycles used for deliveries don't fit this definition because they are not motor vehicles designed for use on public roads and aren't generally subject to the same financial responsibility requirements. Boats are watercraft and fall outside the road-vehicle scope of Auto coverage. A stationary sign mounted on a vehicle isn't itself a vehicle, so it isn't included as Auto. So the option that matches the Auto definition is a land motor vehicle, trailer, or semi-trailer that travels on public roads and is subject to financial responsibility law.

5. What does Item 3.C Trigger refer to?

- A. Other States Insurance**
- B. Monopolistic state endorsements**
- C. Endorsements and schedules**
- D. Policy limits**

When coverage needs to extend beyond the state named in the declarations, Item 3.C Trigger is about when the Other States Insurance (OSI) portion of the policy becomes active. The OSI endorsement is designed to ensure the insured has coverage in states other than the one where the policy is primarily written, up to specified limits, and the trigger specifies under what circumstances that additional coverage applies (for example, when a claim arises from operations or vehicles in another state). This is why the correct answer refers to Other States Insurance. The other options describe different policy elements not directly about when cross-state coverage is activated: policy limits cap payments, endorsements and schedules are general administrative parts of the policy, and monopolistic state endorsements relate to workers' compensation in states with a state fund rather than the cross-state liability trigger.

6. Which BAP supplementary payment covers court costs taxed against the insured?

- A. Bail bonds - up to \$2,000**
- B. Cost of bonds for release of attachments made against the insured**
- C. Reasonable expenses that the insured incurs at the company's request**
- D. Court costs taxed against the insured**

In a BAP, supplementary payments are additional amounts the insurer pays beyond the liability limit to cover defense and certain court-related costs. The payment for court costs taxed against the insured is the specific supplement that handles costs that the court assesses against the insured in a covered claim. This means if the court assigns costs to the insured as part of the case, the insurer covers those costs as part of the policy's supplementary payments, helping protect the insured from out-of-pocket court expenses. The other items—bail bonds up to a limit, costs of bonds to release attachments, and reasonable expenses incurred at the insurer's request—are also covered under supplementary payments, but the question targets the item that explicitly covers court costs taxed against the insured.

7. Under Out of State coverage, which extension provides higher limits to comply with the laws where the auto is used, excluding laws governing motor carriers of passengers or property?

- A. Higher limits than policy limits to comply with the laws where the auto is used, excluding the laws governing motor carriers of passengers or property**
- B. Additional benefits, such as no fault or mandatory personal injury protection, required of out-of-state vehicles by the jurisdiction where the covered auto is being used**
- C. Coverage excludes theft**
- D. It provides medical payments for out-of-state drivers**

The key idea is that some auto policies include an Out-of-State Coverage extension that automatically raises liability limits to meet the minimum requirements of the state where the vehicle is being driven. This helps ensure you're compliant with those laws without needing to adjust your policy manually. It focuses specifically on increasing the limits, not on adding no-fault or PIP, theft exclusions, or medical payments for out-of-state drivers. So, the extension that provides higher limits than your policy's limits to comply with the laws where the auto is used (while excluding motor carrier laws) is the correct one. The other options describe different features—additional required coverages like no-fault/PIP, or coverage changes unrelated to raising liability limits, or unrelated coverages such as medical payments or theft—so they don't address the stated need.

8. Which type of expense is covered under Foreign Coverage Endorsement?

- A. Endemic Disease
- B. Repatriation Expenses**
- C. Travel Insurance
- D. Legal Fees

Foreign Coverage Endorsement is designed to extend coverage for emergencies that happen outside the policyholder's home country. The expense it covers first and foremost is repatriation—getting the insured back home for treatment or, if death occurs abroad, transporting the remains back to the home country. This kind of international evacuation and return aligns with the purpose of the endorsement, providing a way to handle serious events that occur abroad with coordinated assistance and approved costs. Endemic disease isn't a standard line item for this endorsement, since it's more of a public health concern than an emergency evacuation cost. Travel insurance is a separate product that covers trip-specific risks rather than international evacuation under a liability or casualty policy. Legal fees aren't the focus of foreign coverage unless a very specific international legal defense endorsement is in place.

9. What does Paragraph B of the workers' compensation insuring agreement state?

- A. It addresses the right and duty to defend.
- B. It requires premium adjustments by state law.
- C. The insurer will pay promptly when due the benefits required by the workers compensation law.**
- D. It defines the policy period.

The key point is the insurer's obligation to pay benefits promptly when due under the workers' compensation law. This provision ensures that an injured employee receives the mandated medical and wage-replacement benefits without unnecessary delay, which is the core purpose of workers' compensation insurance. It distinguishes itself from other elements like defense rights (which relate to liability or third-party claims handling), premium adjustments (administrative pricing matters), or the policy period (a basic contract term). In practice, when a covered injury occurs, benefits required by state law should be paid promptly according to the statute and the policy's terms.

10. For symbols 2-4, what coverages do they share across the board?

A. Liability only

B. Liability, Physical Damage, Med Pay, Personal Injury Protection (No Fault), Uninsured Motorist

C. Comprehensive and Collision only

D. Medical payments only

Symbols 2 through 4 indicate which of the insured's owned autos are covered and ensure a broad set of protections applies to those vehicles. When these symbols are used, the same range of coverages generally attaches to the owned autos: liability coverage (for bodily injury and property damage you cause to others), physical damage coverage (comprehensive and collision for the insured's own cars), medical payments, PIP where required by law, and uninsured motorist protection. This reflects that these autos are insured under the same policy protections as the rest of the insured's fleet, not limited to just one type of coverage. The other options narrow the coverages to only one or two lines, which wouldn't align with how symbols 2-4 function in extending the full suite of auto coverages to those owned vehicles.

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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:

<https://ciscrcommercialcasualty2.examzify.com>

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

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