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

STUDY GUIDE

SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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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. Which symbol is used for schedule coverage?

A. Symbol 1

B. Symbol 7

C. Symbol 2

D. Symbol 3

2. Under Symbol 7, if all owned autos already have Symbol 7 and a new auto is added, what is the likely coverage status of the new auto?

A. Liability only

B. Full coverage automatically

C. No coverage until reported

D. Cancellation of policy

3. Which statement describes an umbrella coverage territory option that is NOT described in typical policies?

A. Policy is silent as to coverage territory

B. Coverage territory is worldwide

C. Coverage territory is limited worldwide

D. Coverage territory is restricted to the Midwest only

4. For Symbols 2, 3, and 4, the same set of coverages applies to which autos?

A. Owned autos (of the same type) acquired during the policy period

B. Non-owned autos only

C. Hired autos only

D. Newly acquired autos only

5. Why are monopolistic states not listed in Item 3.C?

A. Because monopolistic states cannot be listed in 3.C.

B. Because 3.C is reserved for endorsements

C. Because 3.B handles all states

D. Because 3.C is for rating data

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

A. Item 1

B. Item 2

C. Item 3

D. Item 4

7. Loss of care and services claims refer to claims involving what?

A. Loss of care and services for an employee arising from a job-related injury

B. Damage to employer property due to neglect

C. Loss of income for the employer due to injury

D. Costs of environmental cleanup

8. Which statement best describes how Symbol 2 interacts with automatic coverage for newly acquired autos?

A. Symbol 2 triggers liability, comprehensive, and collision

B. Symbol 2 triggers only liability

C. Symbol 2 provides no automatic coverage

D. Symbol 2 triggers only collision

9. Which two conditions allow the BAP coverage territory to be anywhere in the world?

A. A covered private passenger type auto leased, hired, rented, or borrowed without a driver for 30 days or less; and the insurer agrees to a settlement or where damages are awarded in a suit brought in the described territory

B. The auto must be owned by the insured; The insured must pay extra premium

C. The territory must be Mexico

D. The policy must have liability coverage

10. If the named insured is an individual, what is true about coverage for a spouse or other relative under BAC?

A. They automatically have coverage

B. There is no automatic coverage for a spouse or any other relative, but the named insured is insured for any covered auto

C. They are covered only if they co-own a vehicle

D. They are never covered under BAC

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Answers

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

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Explanations

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1. Which symbol is used for schedule coverage?

A. Symbol 1

B. Symbol 7

C. Symbol 2

D. Symbol 3

Scheduling coverage means items are listed on a schedule with specific values and terms, giving precise protection for high value or special-risk property. The symbol that indicates this approach on the policy forms is Symbol seven. Using this symbol signals that the property described on the declarations' schedule is covered under its own terms and limits, separate from blanket coverage for the rest of the property. This is especially useful for valuables like jewelry, fine arts, or specialized equipment where exact valuation and limits matter. The other coverage symbols represent different ways property can be insured (blanket, open perils, etc.), rather than scheduled items, so they don't convey the same item specific, scheduled protection.

2. Under Symbol 7, if all owned autos already have Symbol 7 and a new auto is added, what is the likely coverage status of the new auto?

A. Liability only

B. Full coverage automatically

C. No coverage until reported

D. Cancellation of policy

The main idea here is how Symbol 7 handles newly acquired autos. Under this symbol, liability protection automatically attaches to owned autos, including those added after the policy starts. However, other coverages such as collision and comprehensive do not automatically apply to a newly acquired auto—you must notify the insurer and get an endorsement to add those coverages. So, when a new auto is added to a policy that already uses Symbol 7 for all owned autos, the vehicle will have liability coverage immediately, but there won't be automatic full coverage for physical damage unless you report it and obtain the appropriate endorsement and premium. That's why the most likely status for the new auto is liability only. The other options imply automatic full coverage, no coverage at all, or policy cancellation, which don't fit how Symbol 7 typically works.

3. Which statement describes an umbrella coverage territory option that is NOT described in typical policies?

A. Policy is silent as to coverage territory

B. Coverage territory is worldwide

C. Coverage territory is limited worldwide

D. Coverage territory is restricted to the Midwest only

When evaluating umbrella coverage territory options, you'll see descriptions that either leave the territory undefined, or spell out a broad geographic reach. A policy that is silent on territory relies on the underlying policies to determine where coverage applies, while a policy that states worldwide extends protection across the globe (often with some standard exclusions), and a limited worldwide option covers many places but imposes specific geographic boundaries. The statement that restricts coverage to the Midwest only isn't a typical or described option you'll see in umbrella policies. Umbrella coverage is designed to extend protection across broad areas and to coordinate with the underlying policies' territories, which is why worldwide or silent-with-underlying-territory approaches are common. A Midwest-only restriction is an unusually narrow territorial description and isn't standard in typical umbrella forms. So, the Midwest-only option is the one that doesn't fit the common descriptions found in standard umbrella coverage territory options.

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4. For Symbols 2, 3, and 4, the same set of coverages applies to which autos?

A. Owned autos (of the same type) acquired during the policy period

B. Non-owned autos only

C. Hired autos only

D. Newly acquired autos only

Symbols that describe owned autos cover those autos by category, and the policy automatically extends the same coverages to any newly acquired autos that are of the same category as those listed, for a limited period (usually about 30 days) after acquisition. So, the same set of coverages applies to newly acquired owned autos of the same type as the ones described by Symbols 2, 3, or 4. This automatic extension does not apply to non-owned or hired autos, which are covered under different symbols.

5. Why are monopolistic states not listed in Item 3.C?

A. Because monopolistic states cannot be listed in 3.C.

B. Because 3.C is reserved for endorsements

C. Because 3.B handles all states

D. Because 3.C is for rating data

Item 3.C is the section used to capture rating data for states where traditional private-market rating applies. Monopolistic states operate so that coverage must come through the state-run fund, not private carriers, so there isn't private rating data to enter in this part of the form. Because of that, those states aren't listed in 3.C. This isn't about endorsements or about some other section handling states; 3.C exists specifically for rating data, and monopolistic states don't generate the private-market rating data that this item is designed to collect.

6. 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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7. Loss of care and services claims refer to claims involving what?

A. Loss of care and services for an employee arising from a job-related injury

B. Damage to employer property due to neglect

C. Loss of income for the employer due to injury

D. Costs of environmental cleanup

Loss of care and services claims arise when an employee's job-related injury prevents them from performing the ordinary personal services they previously provided, such as daily chores, childcare, or care for dependents. These damages compensate for the lost value of those services that the injured employee would have supplied to family or others. This is distinct from property damage, a business's lost income, or environmental cleanup costs, which are not about the employee's ability to provide personal care. So the correct description is loss of care and services for an employee arising from a job-related injury.

8. Which statement best describes how Symbol 2 interacts with automatic coverage for newly acquired autos?

A. Symbol 2 triggers liability, comprehensive, and collision

B. Symbol 2 triggers only liability

C. Symbol 2 provides no automatic coverage

D. Symbol 2 triggers only collision

Symbol 2 designates owned autos only. Because this symbol covers vehicles you own, any newly acquired auto that you own automatically receives the same coverages that apply to your other owned autos. Those automatic extensions typically include liability, plus physical-damage coverages—comprehensive and collision—for the newly acquired vehicle for a short period while it's being added to the policy. In other words, once you own the new auto, you're protected for the injuries and property damage you may cause (liability) and for damage to the vehicle itself (comprehensive and collision) right away. This full automatic extension wouldn't be limited to just one type of coverage, which is why the statement that best describes Symbol 2's interaction is that it triggers liability, comprehensive, and collision for newly acquired autos.

9. Which two conditions allow the BAP coverage territory to be anywhere in the world?

A. A covered private passenger type auto leased, hired, rented, or borrowed without a driver for 30 days or less; and the insurer agrees to a settlement or where damages are awarded in a suit brought in the described territory

B. The auto must be owned by the insured; The insured must pay extra premium

C. The territory must be Mexico

D. The policy must have liability coverage

The key idea is that the Business Auto Policy can extend its coverage territory beyond the usual US/Canada/Puerto Rico area when a non-owned auto is used only temporarily and the insurer agrees to cover that broader territory. Specifically, if a covered private passenger auto is leased, hired, rented, or borrowed without a driver for 30 days or less, the policy can extend worldwide for claims arising in that territory, but only if the insurer agrees to cover or settle claims there (or damages are awarded in a suit brought in that territory). Those two conditions together—short-term use of a non-owned auto and the insurer's consent to coverage in the other territory for settlements or judgments—make worldwide coverage possible. The other options don't fit because simply owning the auto or paying extra premium isn't what allows the global extension. Limiting the territory to Mexico isn't consistent with the "anywhere in the world" intent, and having liability coverage alone doesn't create the worldwide extension; the extension hinges on the short-term non-owned auto arrangement and the insurer's agreement to cover in that territory.

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10. If the named insured is an individual, what is true about coverage for a spouse or other relative under BAC?

A. They automatically have coverage

B. There is no automatic coverage for a spouse or any other relative, but the named insured is insured for any covered auto

C. They are covered only if they co-own a vehicle

D. They are never covered under BAC

In a Business Auto Coverage (BAC) policy, when the named insured is an individual, there isn't automatic coverage for a spouse or other relative just because they live in the same household. The policy defines who is insured, and unless a relative meets those insured terms for a given vehicle, they aren't automatically covered. The important contrast is that the named insured themselves is protected for any covered auto, meaning the policy applies to the named individual when they operate a vehicle that qualifies as a covered auto (owned, hired, leased, or borrowed, as defined in the form). So the correct statement reflects that there's no automatic spouse/relative coverage, while the named insured has coverage for any covered auto they operate.

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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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