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CII Insurance Business and Finance (IBF) Sample Questions (Q34-Q39):

NEW QUESTION # 34
An insurance company uses the double-entry accounting principle for recording insurance transactions to reflect that it has what?

- A. Increased its liabilities without a change in assets.
- B. Reduced its equity by paying a dividend.
- C. Received a payment for a claim.
- D. Earned an amount of income which is balanced by an increase in cash.

Answer: D

Explanation:
The double-entry system requires every financial transaction to have an equal and opposite effect on at least two different accounts, preserving the integrity of the accounting equation (Assets = Liabilities + Equity).
When an insurer earns an amount of income, say from underwriting premiums, one side records the income (increasing equity via the income statement's profit) while the other side reflects what was received or is owed. If the income was received in cash, there is a corresponding increase in cash (an asset). This dual recording ensures that the source and application of funds are always balanced.
The specific extract for this concept is: "earned an amount of income which is balanced by an increase in cash." This principle is fundamental to the Financial Accounting Principles main topic, as it ensures that the profit recognized on the income statement is

exactly matched by a net increase in assets on the balance sheet, assuming no immediate liability is extinguished. It underpins the reliability of all financial performance ratios and solvency assessments.

NEW QUESTION # 35
To whom is financial accounting most useful?

- A. Regulators only.
- B. The underwriting department for technical pricing.
- C. The internal audit team.
- D. Stakeholders.

Answer: D

Explanation:
The primary function of financial accounting is to provide a structured, reliable, and comparable record of a company's financial performance and position to a broad group of stakeholders . This group includes shareholders, creditors, regulators, rating agencies, policyholders, and employees. This contrasts with management accounting, which is primarily useful for internal management in planning, controlling, and decision-making. Financial accounting reports, such as the income statement and balance sheet, are prepared on a statutory basis and subject to external audit, making them universally trusted by external users. While regulators and internal audit use these reports, they are only a subset of the total audience. The key principle, central to the Financial Accounting Principles topic, is the universality of the published accounts, distinguishing them sharply from the tailored, forward-looking management accounts and the specific data used for technical pricing by the chief actuary.

NEW QUESTION # 36
Mark is the managing director and Steve is the finance director of a firm of insurance brokers. They should be aware that:

- A. only the finance director holds statutory liability for the accounts.
- B. the company secretary has sole responsibility.
- C. they are both responsible for the submission of their accounts to Companies House.
- D. only the managing director is responsible for filing accounts.

Answer: C

Explanation:
Under the Companies Act 2006, the ultimate responsibility for ensuring that the annual accounts are prepared, give a true and fair view, and are filed on time (e.g., the 30 June deadline for a PLC) rests collectively with the directors of the company. The legislation does not distinguish between executive titles for this duty.
Therefore, both Mark as managing director and Steve as the finance director are "both responsible for the submission of their accounts to Companies House." The source explicitly confirms this shared director liability. This joint responsibility is a cornerstone of corporate governance accountability, ensuring that the financial reports provided to stakeholders are the product of collective ownership. While the finance director's specific activities will include preparation for reviews by rating agencies, the legal duty for submission is non- delegable and shared at board level, underscoring why the failure to file accounts is an offence that can apply to all serving directors.

NEW QUESTION # 37
What information is used to calculate the return on equity?

- A. Profit after tax and capital.
- B. Operating cost and investment income.
- C. Gross claims incurred and technical reserves.
- D. Net written premium and total assets.

Answer: A

Explanation:
Return on Equity (ROE) is the quintessential measure of profitability from the shareholders' perspective. The exact components, as verified by the source, are "Profit after tax and capital." The formula is Net Profit After Tax / Average Shareholders' Equity. The numerator represents the "bottom line" earnings available to common stockholders after all expenses, interest, and tax are paid. The

denominator is the equity capital invested, which is the net financial position from the balance sheet representing the shareholders' stake. This ratio is a key topic under Financial Performance Ratios. It measures how efficiently management uses the company's equity base to generate profits. It is a fundamentally different metric than the combined ratio (which measures underwriting profit before investment returns) or the liquidity ratio (which shows the relationship of liabilities to cash and net liquid assets). A company can have a good combined ratio but a lower ROE than competitors, which would most likely be explained by poor investment returns, linking asset management directly to shareholder value.

NEW QUESTION # 38
What is the consequence of using some of the reserves to fund a new project?

- A. Technical provisions must be recalculated by the chief actuary.
- B. The solvency margin will decrease.
- C. The company will become insolvent.
- D. Any subsequent increase in profits may pass to shareholders as dividends.

Answer: D

Explanation:
Reserves, in this context, refer to distributable profits or capital reserves, not the technical claims reserves (which are a liability for policyholders). If a company redeploys some of these free reserves to fund a new project, it is choosing to reinvest its capital rather than holding it as a liquid buffer or distributing it. The direct consequence, as confirmed by the source, is that any subsequent increase in profits generated from this new project will increase the overall pool of profits from which shareholder dividends are paid. This is a strategic capital management decision, balancing the reinvestment of retained earnings for growth against the immediate return of capital to shareholders. While using reserves reduces the immediate liquid net asset position, it is done with the expectation of generating a return on equity that exceeds the cost of capital. This action links directly to the Risk Management topic, where a strategic decision to invest in a project with a viable internal rate of return must be squared with the need to maintain the solvency coverage ratio above the Individual Capital Guidance provided by the PRA.

NEW QUESTION # 39
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