

# M92 Valid Test Online | M92 Test Guide Online

M920025 M92: Insurance business and finance

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## M92: Insurance business and finance

### Mixed assessment coursework – assignment

#### Coursework submission rules and important notes

Before you start your assignment, it is essential that you familiarise yourself with the information in the *Mixed Assessment Support Centre*.

This includes the following information:

- These questions must not be provided to, or discussed with, any other person regardless of whether they are another candidate or not. If you are found to have breached this rule, disciplinary action may be taken against you.
- Important rules relating to referencing all sources including the study text, regulations and citing statute and case law.
- All material taken from study texts and websites (or anywhere else) should be in italics so that it is clear you are not passing it off as your own. Whenever material that is not your own is used, please cite where it was sourced from in brackets.
- Penalties for contravention of the rules relating to plagiarism and collaboration.
- You must not use Artificial Intelligence (AI) tools to generate content (any part of an assignment response) and submit it as if it was your own work.
- You must keep copies of your assignment drafts which show the progression of your assignment from initial draft to final submitted version.
- Coursework marking criteria applied by markers to submitted answers.
- Deadlines for submission of coursework answers.
- You must not include your name or CII PIN anywhere in your answer.
- The total marks available are 200. You need to obtain 120 marks to pass this assignment.
- Your answer must be submitted on the correct answer template in Arial font, size 11.
- Answers to a coursework assignment should be a maximum of 10,000 words. The word count does not include diagrams however, it does include text and numbers contained within any tables you choose to use. The word count does not include referencing or supplementary material in appendices. **Please be aware that at the point an assignment exceeds the word count by more than 10% the examiner will stop marking.**

#### Top tips for answering coursework assignments

- Read the *Specimen coursework assignment and answer* for this unit, available on the unit webpage.
- Read the Learning Outcome(s) and related study text chapter for each question before answering it.
- Ensure your answer reflects the context of the question. Your answer must be based on the figures and/or information used in the question.
- Ensure you answer all questions.



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## CII Insurance Business and Finance (IBF) Sample Questions (Q81-Q86):

### NEW QUESTION # 81

A company wishes to improve communication across the business. What is this LEAST likely reason for this?

- A. Regulatory compliance.
- B. To support the implementation of a new strategy.
- C. To enhance employee engagement.
- D. To improve cross-functional collaboration.

**Answer: A**

Explanation:

While poor communication can lead to regulatory breaches, improving communication is primarily a strategic and operational management tool, not a direct statutory requirement. The source identifies "Regulatory compliance" as the least likely reason. Regulators mandate that specific information be disclosed (like annual report accounts) and that compliance responsibilities are clear (such as the insurer's sole responsibility for outsourced claims), but they do not enforce a general "improve business communication" standard. The true drivers are strategic: collaboration between underwriting and IT for a proactive business strategy, employee engagement through clear leadership, and supporting the implementation of the tactical plan. This highlights a key point in The Insurance Company Environment, a modern insurer is a system of interconnected stakeholders, and effective communication is an enabler of the balanced scorecard's internal business process perspective, not a box-ticking compliance exercise. The management cycle of planning, organising, leading, and controlling collapses without a deliberate and effective communication strategy.

### NEW QUESTION # 82

An insurer intends to assess its position via a use test, to comply with proposed changes in regulations. This forms part of the rules relating to

- A. claims reserving.
- B. financial accounting standards.
- C. capital adequacy.
- D. anti-money laundering.

**Answer: C**

Explanation:

A "use test" is a fundamental requirement within the Solvency II regulatory framework, explicitly linked to capital adequacy. It demands that an insurer's internal model is not just a theoretical compliance exercise but is actively embedded and used within the company's actual decision-making processes, including risk management, capital allocation, business planning, and strategic decisions. The regulator assesses whether the internal model is genuinely used by management, ensuring its outputs drive real-world actions. This connection between the model and practical application is the core of the use test. The calculation kernel, another Solvency II element mentioned in the source, is the core mathematical engine of the model, but it alone is not a test of application. This concept is central to the Capital Management and Solvency main topic, where the shift from a prescriptive fixed ratio to a more risk-sensitive and tailored internal capital assessment is explored. The use test ensures the quality and relevance of the capital assessment.

### NEW QUESTION # 83

Who would be responsible for compliance of the claims function if the activity was outsourced to a specialist claims-handling company?

- A. The specialist claims-handling company solely.
- B. The policyholder.
- C. The broker who placed the business.
- D. The insurer would be solely responsible.

**Answer: D**

Explanation:

Outsourcing any critical function, including claims handling, does not delegate the ultimate regulatory and legal responsibility for compliance. The external source confirms that "The insurer would be solely responsible." The regulated insurer remains fully

accountable to the PRA and FCA for all activities undertaken on its behalf, whether they are performed by an internal department, a white-labelled retailer, or an outsourced specialist panel. This is a fundamental principle of operational risk and governance within The Insurance Company Environment. The insurer must therefore establish robust oversight, service level agreements, and audit rights over its outsourced partners. This principle extends to all functions, including IT, where the department must make a proactive strategic contribution. This legal perspective ensures that the policyholder's rights and the firm's capital adequacy responsibilities, including the Solvency II use test and the monitoring of key risk indicators, are not diluted by contractual delegation. Even if the specialist is vertically integrated, the ultimate responsibility for the claims promise rests with the insurer.

#### NEW QUESTION # 84

In what principal way has the UK's legal system influenced the growth of the international insurance market?

- A. Through the mandatory use of the London Market Group.
- B. By providing tax incentives for foreign insurers.
- C. By requiring all international claims to be settled in London courts.
- D. Many international insurance case precedents have been developed under English law.

**Answer: D**

Explanation:

The UK's legal system, particularly English common law, has been a cornerstone in the development of the global insurance market. Its principal influence lies in the substantial body of case law and legal precedents that have been established over centuries, which provide clarity, certainty, and a sophisticated framework for resolving complex commercial insurance disputes. Many international insurance and reinsurance contracts explicitly choose English law as the governing jurisdiction, even when neither party is UK-domiciled, because of this established, predictable legal environment. This legal certainty reduces transaction risk and attracts global capital to the London Market. Other options are incorrect: the UK does not operate a system of special tax incentives for foreign insurers, the London Market Group is a promotional and strategic body not a legislative one, and while many disputes may be settled in London, this is a consequence of the contractual choice of law, not a blanket legal requirement. This principle is foundational to understanding why London remains a pre-eminent hub, a theme explored within the Insurance Company Environment.

#### NEW QUESTION # 85

Which management style would it be best to adopt during a period of radical change?

- A. Autocratic.
- B. Paternalistic.
- C. Laissez-faire.
- D. Democratic.

**Answer: A**

Explanation:

Management theory, as applied in the M92 environment, recognizes that different situations call for different leadership approaches. A period of "radical change" is characterized by crisis, tight deadlines, and a need for rapid, decisive, and centrally controlled action. In these conditions, an Autocratic management style is typically the most effective. This style involves the leader making decisions unilaterally with clear, direct instructions, which minimizes ambiguity and accelerates execution speed-critical when an organization faces a sudden turnaround, such as the need to sell off a major office due to a financial crisis, as referenced in the grouped risk scenario. Democratic, laissez-faire, or paternalistic styles, which value consensus, delegation, or individual care, may be too slow or diffuse to manage the immediate threat effectively. This concept ties into the four key elements of management: planning, organising, leading, and controlling. During radical change, the "leading" and "controlling" functions demand focused, directive authority to navigate the crisis and re-establish strategic stability, a point directly supported by the source's answer.

#### NEW QUESTION # 86

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