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CII Insurance Business and Finance (IBF) Sample Questions (Q67-Q72):

NEW QUESTION # 67

If a company were to outsource specialist-claims handling services and extend the current 30 day period of credit given to brokers was extended to 90 days then what would be the consequence?

- A. The combined operating ratio will improve
- **B. Financial resources will be impaired**
- C. Premium income will accelerate
- D. The solvency margin will immediately increase

Answer: B

Explanation:

This scenario describes two actions that both apply negative pressure to financial resources. Outsourcing requires a payment for a service that was previously internalized, representing an immediate cash outflow or liability. Extending the period of credit to brokers from 30 to 90 days means the insurer must wait an additional two months to convert its receivables into cash. While the premium is earned on the income statement, the delay creates a significant working capital strain; the insurer has underwriting profit on paper but a growing cash deficit, as it must still pay claims and operating expenses. This directly impairs financial resources and can weaken the company's liquidity position, which is a critical input for solvency assessments.

The source material explicitly confirms this as the primary consequence: "Financial resources will be impaired." A combined operating ratio improvement is a profit metric unrelated to these specific working capital shocks, and the solvency margin will not increase from an action that drains cash. This analysis is central to the Capital Management and Solvency main topic, where an understanding of asset-liability matching and the cash-flow dynamics of the underwriting cycle is critical.

NEW QUESTION # 68

The acquisition of a specialist panel of loss adjusters by an insurer is an example of what?

- **A. Vertical Integration**
- B. Horizontal Integration
- C. Conglomerate Diversification
- D. Horizontal Diversification

Answer: A

Explanation:

This acquisition represents vertical integration because the insurer is purchasing a firm that operates at a different stage of its industry's value chain. Loss adjusting is a downstream service in the claims handling process. By acquiring a specialist panel, the insurer internalizes this supply chain function, moving from "buying" adjuster services to "making" them in-house. Horizontal integration would involve acquiring a direct competitor (another insurer). Diversification strategies involve moving into entirely new products or markets, which is not the case here as claims handling is a core complement to underwriting. This strategy can provide greater control over claims costs, quality, and timing, which ultimately feeds directly back into the accuracy of technical pricing done by the chief actuary. As confirmed by the external source, the acquisition of a specialist claims service provider is a definitive example of an insurer extending its control over its operational supply chain through vertical integration. This decision impacts operational risk management and has a direct bearing on the accuracy of discounted claims reserving for long-tail business.

NEW QUESTION # 69

What information is used to calculate the return on equity?

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

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 # 70

The financial strength of an insurance company as measured by a ratings agency is always

- A. a forward-looking forecast of premium growth.
- **B. a measure of its ability to pay claims.**
- C. an endorsement of the company's ethical culture.
- D. a guarantee of the company's future stock price performance.

Answer: B

Explanation:

An Insurer Financial Strength (IFS) rating is a specific, independent opinion on the financial security and overall creditworthiness of an insurance organization, focusing on its capacity to meet its senior obligations to policyholders. Its single most critical purpose, as stated plainly in the source, is that it is always "a measure of its ability to pay claims." It is not a stock recommendation, a forecast of revenue growth, or a comprehensive ethical audit. While a company's governance and risk culture (via an ERM modifier) can influence the rating, the final symbol remains a forward-looking assessment of claims-paying solvency. This definition is fundamental to the Financial Strength Ratings topic. Policyholders and brokers, such as those receiving a debit note, rely on this measure to assess the security of the insurance promise. An entity placed under CreditWatch with developing implications faces uncertainty precisely because an event threatens or could enhance this core claims-paying ability, leading to a potential raise, lower, or affirm of this key rating.

NEW QUESTION # 71

Under the Solvency II rules, what is a calculation kernel?

- **A. The model used in the quantification of capital requirements for all risk categories.**
- B. The external auditor's primary testing tool.
- C. The process for calculating a broker's commission.
- D. A register of all IT hardware assets.

Answer: A

Explanation:

As the final question in the set confirms, under the Solvency II rules, a calculation kernel is precisely defined as "The model used in the quantification of capital requirements for all risk categories." It is the logical and mathematical core of an internal model that integrates the quantified impact and probability layers for all specified risks (underwriting, market, credit, operational) and their correlation structures. The kernel takes the probability distributions as inputs and, through a series of algorithms, aggregates them to produce a single overall loss distribution. From this, the Solvency Capital Requirement (SCR) is derived at the 99.5% confidence level over a one-year time horizon. The kernel's design and validation are central to the capital adequacy "use test." The PRA and rating agencies would intensely scrutinize it, because the quality of this kernel directly determines the reliability of the Individual Capital Guidance and the overall financial strength rating as a measure of claims-paying ability.

NEW QUESTION # 72

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