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## Latest CII M92 Test Blueprint & M92 Reliable Test Blueprint

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## CII Insurance Business and Finance (IBF) Sample Questions (Q26-Q31):

### NEW QUESTION # 26

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

**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 # 27

A balance sheet records a company's what?

- A. Budgetary variances
- B. Profit or loss for the year
- C. Cash inflows and outflows
- **D. Net financial position**

**Answer: D**

Explanation:

The balance sheet is a statement of the financial position of an entity at a specific point in time. It records the aggregation of all assets, liabilities, and capital, the arithmetic result of which is the company's net financial position (or net asset value). This is a direct statement from the source material. The balance sheet is not a flow statement; it therefore does not record profit or loss (that is the income statement's role) nor cash inflows and outflows (the domain of the cash flow statement). Budgetary variances are an internal management accounting function, not a statutory financial report line item. The clear identification of assets (such as an insurer's investment portfolio, as discussed in Investment and Asset Management) minus liabilities (principally technical provisions for claims reserving) yields the capital that underpins the solvency margin.

Thus, the balance sheet is the definitive document for an insurer's net financial position, directly used to calculate key capital adequacy ratios under the Financial Performance Ratios main topic.

### NEW QUESTION # 28

Which body exists to ensure that the London Market as a whole maintains and improves its position as a major worldwide insurance market?

- A. The International Underwriting Association (IUA).
- B. The Prudential Regulation Authority.
- C. The Franchise Board.
- **D. London Market Group.**

**Answer: D**

Explanation:

The London Market Group (LMG) is a body comprising senior leaders from across the London insurance and reinsurance market (including the IUA, Lloyd's, LIIBA, and LMA). Its sole strategic mandate is to promote and enhance the global competitive position of the London Market as the leading destination for specialty and complex insurance risks. It focuses on market-wide modernization, lobbying, and promotional activities, such as improving the ease of placing business digitally. This contrasts with the Franchise Board's internal governance role for Lloyd's managing agents; the PRA's prudential regulatory role; and the IUA's role as a trade body for London Market companies. The source explicitly names the LMG as the entity ensuring the market "maintains and improves its position," a key piece of market-level awareness in The Insurance Company Environment topic. This connects directly to why the UK's legal system, by fostering certainty via English law precedents, has given the LMG a powerful foundation to promote.

### NEW QUESTION # 29

What scope of risks within risk management is likely to be affected by the London office's financial issues and the need to sell off the New York office?

- A. Strategic
- B. Operational
- C. Market
- **D. Group**

**Answer: D**

Explanation:

A problem affecting the financial stability of one office (London) that necessitates the sale of another office (New York) clearly elevates the risk scope to the "Group" level. Group risk encompasses dangers that can have a material impact on the consolidated financial position of an entire corporate group, often arising from interconnected entities, contagion, or significant concentration of

exposures. The need to sell a major subsidiary to shore up finances is a classic group-level event managed under enterprise risk management frameworks. Strategic risk relates to high-level business direction, operational risk to internal processes, systems, and people (which may be the initial cause), and market risk to external factors like interest rates or currency. However, the cross-border recourse and potential capital call triggered by the "London office's financial issues" transcend a single risk category to represent a group-wide solvency threat. This aligns with the Capital Management and Solvency main topic, where group supervision and the assessment of double-leveraging and intra-group transactions are critical to understanding the true financial strength of an insurance conglomerate.

### NEW QUESTION # 30

At what level of information will the insurer's overall budget be categorised?

- A. Transactional
- **B. Strategic**
- C. Operational
- D. Tactical

**Answer: B**

Explanation:

Budgeting within an insurer occurs at multiple hierarchical levels, each serving a different purpose. The overall, company-wide budget is unequivocally categorized at the Strategic level. A strategic budget aligns with the long-term goals set by the Board and is concerned with the aggregate allocation of capital, revenue targets, and profitability objectives for the entire organization. This top-tier budget sets the framework within which more granular, shorter-term budgets are developed. Tactical budgets exist at the divisional or departmental level to translate strategy into specific plans (e.g., an underwriting department budget for a line of business). Operational budgets are the most detailed, often for a single unit or function over a short time frame. The external source confirms that the "insurer's overall budget [categorised] at what level of information" is "Strategic." This aligns with the concept that strategy is corporate-wide and high-level, while tactical and operational plans cascade from it. This is a foundational element of the Management Accounting and Budgeting main topic, where the linkage between strategic intent and financial control is managed through budgetary policy.

### NEW QUESTION # 31

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