

Pass Guaranteed 2025 CII M05 Perfect Standard Answers

CII R01 Questions and Answers 2025 Guaranteed Pass

Financial Services and Markets Act 2000 (FSMA) - CORRECT ANSWERS --
Brought together the regulation of all sectors of the UK financial services industry under one regulatory system - the FSA

Introduced FOS and FSCS

set out the rules for all regulated activities when dealing with:

- deposit taking
- stocks and shares
- gilts and local authority bonds
- debentures
- futures
- unit trusts
- open-ended investment companies (OEICs)

Financial Services Authority (FSA)

Disbanded - CORRECT ANSWERS -- In 2013

- Prudential Regulatory Authority (PRA) and Financial Conduct Authority (FCA) formed

- Reforms clarified responsibilities between:

HM Treasury and Bank of England in the event of a financial crisis, Chancellor of the Exchequer directs the Bank of England where public funds are at risk to financial stability.

Financial Policy Committee (FPC) - CORRECT ANSWERS --

Committee within the Bank of England allows:

1. scrutiny towards emerging risks to the financial system as a whole
2. Powers to take action where it identifies threats.

Prudential Regulation Authority (PRA) - CORRECT ANSWERS --

Works with the Bank of England but is independent.

- Responsibility for the prudential supervision and authorisation of important financial institutions such as banks and firms

- Ensure that individual firms can fail without bringing down the entire financial system.

- 'judgment based' approach to supervision,

Prudential Regulation Committee (PRC) makes the PRA decisions.

UK regulatory structure - CORRECT ANSWERS - 1. HM Treasury & Parliament

2. The Bank of England: comprising the (PRA), the

F(FPC), and the (PRC)

3. Financial Conduct Authority (FCA)

Memorandum of Understanding - CORRECT ANSWERS - 1998 & 2006

...is a document that outlines of an agreement that two or more parties have reached.

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CII Insurance law (IL) Exam Sample Questions (Q96-Q101):

NEW QUESTION # 96

Within what time period, from the date when the damage first began, does the owner of an office block have a right to sue the builder for negligent construction work?

- A. 6 years.
- B. 9 years.
- C. 3 years.
- D. 15 years.

Answer: C

NEW QUESTION # 97

What is the legal effect of a warranty in an insurance contract?

- A. A warranty makes the contract voidable by the insured.
- B. A warranty must be fulfilled by the insurer.
- C. A warranty allows the insurer to increase premiums.
- D. A warranty is a condition precedent to liability.

Answer: D

Explanation:

A warranty is a condition precedent to liability.

NEW QUESTION # 98

Julie has agreed to feed Ian's cat whilst he is away on holiday in a remote location. When the cat becomes seriously ill, Julie is unable to contact Ian, so she takes the cat to the vet and also pays the vet's bill. In these circumstances, Julie is best described as:

- A. an implied agent
- B. an agent by estoppel
- C. an agent by necessity
- D. an express agent

Answer: A

NEW QUESTION # 99

Adam was bitten by a stray dog in Africa. He washed his wound in a pond and a week later he became very ill with a high temperature. Initially, the local hospital treated him for malaria and later treated him for the fever following the dog bite. Adam died in hospital. What is the proximate cause of his death?

- A. The delay in obtaining the correct medical treatment.
- B. The delay in seeking medical treatment.
- C. The original physical injury of the dog bite.
- D. The unhygienic washing of the dog bite.

Answer: C

NEW QUESTION # 100

A riot results in a shop being damaged and the shopowner's insurer settling the claim. A subrogation right enabling the insurer to sue the police authority arises under

- A. statute.
- B. a condition subsequent to liability.
- C. a condition precedent to liability.

- D. tort.

Answer: A

NEW QUESTION # 101

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