

CII Insurance Legal and Regulatory (IF1) Exam Sample Questions (Q66-Q71):

NEW QUESTION # 66

Mukul, an insurance company employee, wrongly reports that a recent transaction involved money laundering but decides NOT to report his suspicion to anyone. How is this treated under the current Money Laundering Regulations?

- A. It is a criminal offence.
- B. It is a civil offence.
- C. It is a **disciplinary offence dealt with by the Money Laundering Joint Reporting Committee.**
- D. It is a disciplinary offence under the Banking Code.

Answer: C

NEW QUESTION # 67

An owner of a building insures its sum insured from £1,000,000 to £100,000 to save premiums. A fire causes £500,000 damage to the building. If the building has a replacement value of £750,000 and average is applied, how much will the insured receive in settlement?

- A. £150,000
- B. £100,000
- C. **£200,000**
- D. £500,000

Answer: C

NEW QUESTION # 68

Insurance is usually purchased by the

- A. intermediary.
- B. insured.
- C. regulator.
- D. **policyholder.**

Answer: D

NEW QUESTION # 69

It is important to ensure the fair treatment of customers in order to comply with rules set by the

- A. Chartered Institute of Securities.
- B. British Insurance Brokers' Association.
- C. Association of British Insurers.
- D. **Financial Conduct Authority.**

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