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Exam : IF1

**Title : Insurance Legal and
Regulatory (IF1) Exam**

Version : DEMO

1.To whom, if anyone, can an agent normally delegate the responsibility imposed on net under an agency agreement?

- A. The agent cannot delegate her responsibility.
- B. To suitably experienced individuals only.
- C. To suitably qualified individuals only.
- D. To anyone able to fulfil the duties.

Answer: A

2.Which key test for money laundering is defined under the Proceeds of Crime Act 2002?

- A. Criminal record.
- B. Criminal lifestyle.
- C. Criminal possession.
- D. Criminal intelligence.

Answer: B

3.Barbara owns a factory employing 20 people.

What insurance is she required to hold by law?

- A. Public liability insurance.
- B. Products liability insurance.
- C. Professional indemnity insurance.
- D. Employers' liability insurance.

Answer: D

4.A loss adjuster normally acts on behalf of the

- A. insured.
- B. insurer.
- C. Financial Ombudsman Service.
- D. Financial Services Compensation Scheme.

Answer: B

5.A Terms of Business Agreement between an insurer and an intermediary sets out the

- A. agreed claims procedures as stated in the Insurance: Conduct of Business sourcebook (ICOBS).
- B. criteria to apply when reporting suspicious incidents to the Money Laundering Reporting Officer.
- C. framework for the commercial relationship, which defines and allocates the respective responsibilities and rights to each party.
- D. disaster recovery procedures to apply if there is a major disaster affecting the insurer.

Answer: C