

19. Why does an underwriter need to be aware of **all** material circumstances relating to a life assurance application?
- A. To assess the level of risk associated with money laundering.
 - B. To assess the level of risk to which the assurer would be exposed.
 - C. To establish whether the client has received best advice.
 - D. To establish whether the client is eligible for other insurances.

Key option: B

Learning outcome: 5.1.2