



Chartered
Insurance
Institute

E86

Diploma in Insurance

Examination element of M86 Personal insurances

Based on the 2024/2025 syllabus
examined from 1 May 2024 until 30 April 2025

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E86 – Examination element of M86 Personal insurances

Based on the 2024/2025 syllabus examined from 1 May 2024 until 30 April 2025

Introduction

This examination guide has been produced by the Qualifications and Assessment Department at the Chartered Insurance Institute to assist students in their preparation for the E86 examination. It contains a specimen examination with answer key.

Ideally, students should have completed the majority of their E86 studies before attempting the specimen examination. Students should allow themselves one hour to complete the examination. They should then review their performance to identify areas of weakness on which to concentrate the remainder of their study time. The examination must be successfully passed within 18 months of enrolment on M86.

Although the specimen examination in this guide is typical of an E86 examination, it should be noted that it is not possible to test every single aspect of the syllabus in any one particular examination. To prepare properly for the examination, candidates should make full use of the tuition options available and read as widely as possible to ensure that the whole syllabus has been covered. They should also endeavour to keep as up-to-date as possible with developments in the industry by reading the periodicals listed in the M86 reading list, which is located on the syllabus in this examination guide and on the CII website at www.cii.co.uk.

Background Information

CII examination questions undergo a rigorous writing and editing process before reaching an examination. The questions are written to strict guidelines by practitioners with relevant technical knowledge and experience. Questions are very carefully worded to ensure that all the information required to answer the question is provided in a clear and concise manner. They are then edited by an independent panel of experienced practitioners who have been specifically trained to ensure that questions are technically correct, clear and unambiguous. As a final check, each examination is scrutinised by the Senior Examiner and a CII assessment expert.

Occasionally a question will require amendment after the examination guide is first published. In such an event, the revised question will be published on the CII website:

- 1) Visit www.cii.co.uk/learning/qualifications/diploma-in-insurance-qualification/unit-personal-insurances-m86/
- 2) Select 'exam guide update' on the right hand side of the page

Candidates should also refer here for the latest information on changes to law and practice and when they will be examined.

Syllabus

The M86 syllabus is published on the CII website at www.cii.co.uk. **Candidates should note that the examination is based on the syllabus, rather than on any particular tuition material.** Of course, the CII tuition material will provide the vast majority of the information required to perform well in the examination, but the CII recommends that students consult other reference materials to supplement their studies.

Supporting information for the syllabus which contains a detailed overview of the areas covered can be found on the unit page. Select Supporting information for the 2024/2025 syllabus on the right-hand side of the page.

Skill Specification

The examination syllabus categorises M86 learning outcomes into attainment levels. Each learning outcome specifies the level of skill required of candidates and thus the level at which candidates may be tested.

The syllabus requires that candidates have the ability to understand the subject matter. Each learning outcome begins with the following cognitive skill:

Understanding - Candidates must be able to link pieces of information together in cause and effect relationships. Typically questions may ask 'Why'. Questions set on an *understand* learning outcome can test either knowledge or understanding or both.

Examination Information

The method of assessment for the E86 examination is 50 multiple choice questions. One hour is allowed for this examination.

The M86 syllabus provided in this examination guide will be examined from 1 May 2024 until 30 April 2025.

Candidates will be examined on the basis of English law and practice unless otherwise stated.

The general rule is that legislative and industry changes will not be examined earlier than 3 months after they come into effect.

E86 examinations test the Financial Conduct Authority and Prudential Regulation Authority rules and regulations.

When preparing for the examination, candidates should ensure that they are aware of what typically constitutes each type of product listed in the syllabus and ascertain whether the products with which they come into contact during the normal course of their work deviate from the norm, since questions in the examination test generic product knowledge.

A multiple choice question consists of a problem followed by four options, labelled A, B, C and D, from which the candidate is asked to choose the correct response. Each question will contain only one correct response to the problem posed.

One mark is awarded for each correct response identified by the candidate. No mark is awarded if the candidate either chooses an incorrect response, chooses more than one response or fails to choose any response. No marks are deducted for candidates choosing an incorrect response.

If you bring a calculator into the examination room, it must be a silent battery or solar-powered non-programmable calculator. The use of electronic equipment capable of being programmed to hold alphabetic or numerical data and/or formulae is prohibited. You may use a financial or scientific calculator, provided it meets these requirements.

Candidates are permitted to make rough notes. Candidates are **not** permitted, in any circumstances, to remove any papers relating to the examination from the examination room.

Examination Technique: Multiple Choice Questions

The best approach to multiple choice examinations is to work methodically through the questions.

The questions are worded very carefully to ensure that all the information required is presented in a concise and clear manner. It cannot be emphasised too strongly that understanding the precise meaning of the question is vital. If candidates miss a crucial point when reading the question it could result in choosing the wrong option. Candidates should read carefully through the question and all the options before attempting to answer.

Candidates should pay particular attention to any words in the question which are emphasised in bold type, for example, **maximum**, **minimum**, **main**, **most**, **normally** and **usually**. Negative wording is further emphasised by the use of capital letters, for example **NOT**, **CANNOT**.

Candidates should not spend too much time on any one question. If they cannot make up their mind, they should leave the question and come back to it later.

When all of the questions have been answered, it is prudent to use any remaining time to go through each question again, carefully, to double-check that nothing has been missed. Altering just one incorrect response to a correct response could make the difference between passing and failing.

Before the Examination

Before sitting the examination, please visit the preparation page on the CII website to familiarise yourself with the different requirements for sittings via remote invigilation and at an exam centre www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/

After the Examination

Rigorous checks are made to ensure the correctness of the results issued. A pre-defined quota of passes to be awarded does not exist. If all candidates achieve a score of at least the pass mark, then all candidates will be awarded a pass grade. Individual feedback on the candidate's examination performance is automatically provided and will indicate the result achieved and, for each syllabus learning outcome, the percentage of questions in the examination that were answered correctly.

Personal insurances

Purpose

At the end of this unit, candidates should be able to demonstrate an understanding of market practices and the business environment for personal insurances. This excludes motor insurance.

Assumed knowledge

It is assumed that the candidate already has knowledge of the fundamental principles of insurance as covered in IF1 Insurance, legal and regulatory or equivalent examinations.

Summary of learning outcomes	Number of questions in the examination *
1. Understand the general market practices of personal insurances.	8
2. Understand the policy coverage, underwriting and rating considerations of household insurances.	14
3. Understand the policy coverage, underwriting and rating considerations of other personal insurance products.	6
4. Understand the claims notification, investigation and settlement procedures for personal insurances, including relevant case law.	13
5. Understand the main aspects of the business environment of personal insurances.	9

* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

Important notes

- Method of assessment:
 - Mixed assessment consisting of two components, both of which must be passed. One component is a coursework assignment and one is a multiple choice question (MCQ) examination. The details are:
 1. an online coursework assignment using RevisionMate consisting of 10 questions which sequentially follow the learning outcomes. This must be successfully completed within 6 months of enrolment; and
 2. an MCQ exam consisting of 50 MCQs. 1 hour is allowed for this exam. This exam must be successfully passed within 18 months of enrolment.
- This syllabus will be examined from 1 May 2024 until 30 April 2025.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us at online.exams@cii.co.uk to discuss your needs.
- Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:
 1. Visit www.cii.co.uk/qualifications
 2. Select the appropriate qualification
 3. Select your unit from the list provided
 4. Select qualification update on the right hand side of the page

1. Understand the general market practices of personal insurances.

- 1.1 Explain the operation of the insurance market and the types of products available.
- 1.2 Describe the risk assessment process.
- 1.3 Outline the processes of policy management.
- 1.4 Describe the ways in which the terms of cover may be modified.

2. Understand the policy coverage, underwriting and rating considerations of household insurances.

- 2.1 Describe the scope of cover for buildings under a household policy.
- 2.2 Explain the basis of rating and underwriting under a household buildings insurance policy.
- 2.3 Describe the scope of cover for contents under a household insurance policy.
- 2.4 Explain the basis of rating and underwriting for contents under a household insurance policy.
- 2.5 Describe the scope of cover and the basis of rating and underwriting under common extensions to a household insurance policy.

3. Understand the policy coverage, underwriting and rating considerations of other personal insurance products.

- 3.1 Describe policy cover, underwriting and rating considerations for domestic animals.
- 3.2 Explain policy cover, underwriting and rating considerations for travel insurance.
- 3.3 Explain policy cover, underwriting and rating considerations for personal accident and sickness insurance.
- 3.4 Explain policy cover, underwriting and rating considerations for special risks.

4. Understand the claims notification, investigation and settlement procedures for personal insurances, including relevant case law.

- 4.1 Explain the duties of parties to the insurance contract.
- 4.2 Explain the process of notifying and investigating a claim.
- 4.3 Explain claims settlement.
- 4.4 Explain the legal and regulatory processes for dispute resolution.

5. Understand the main aspects of the business environment of personal insurances.

- 5.1 Discuss the different distribution channels for personal insurances.
- 5.2 Discuss the different information technology and information systems used in personal insurance.
- 5.3 Examine the social and ethical considerations within the business environment of personal insurances.
- 5.4 Examine the regulatory considerations within the business environment of personal insurances.

Reading list

The following list provides details of further reading which may assist you with your studies.

Note: The examination will test the syllabus alone.

The reading list is provided for guidance only and is not in itself the subject of the examination.

The resources listed here will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

CII study texts

Personal insurances. London: CII. Study text M86

Insurance, legal and regulatory. London: CII. Study text IF1

Books (and ebooks)

Birds' modern insurance law. 12th ed. John Birds. Sweet and Maxwell, 2022.

'Cover: causes of loss: Personal accident'. Chapter – The law of insurance contracts. 6th ed. Malcolm A Clarke et al. London: Informa, 2009.

Colinvaux's law of insurance. 13th ed. London: Sweet & Maxwell, 2022.

'Household buildings policies'. Chapter – The modern law of insurance. Andrew McGee. 3rd ed. London: LexisNexis, 2011.

'Household contents policies'. Chapter – The modern law of insurance. Andrew McGee. 3rd ed. London: LexisNexis, 2011.

'Housing disrepair claims'. Chapter – Claims handling law and practice: a practitioner's guide. Richard West et al et al. London: Witherby, 2008.

Insurance claims. 5th ed. Alison Padfield. Bloomsbury Professional, 2021.

Insurance law in the United Kingdom. 5th ed. John Birds. The Netherlands: Kluwer Law International, 2022.

Insurance theory and practice. Rob Thoys. Routledge, 2010.*

'Personal accident policies'. Chapter – MacGillivray on insurance law: relating to all risks other than marine. 13th ed. Sweet & Maxwell, 2015.

'Subsidence'. Chapter – Claims handling law and practice: a practitioner's guide. Richard West et al et al. London: Witherby, 2008.

The subsidence handbook. The Subsidence Forum. 4th ed. RSA, 2013.

'Travel insurance' Chapter – The modern law of insurance. 3rd ed. Andrew McGee. London: Informa, 2011.

Online resources

The fair treatment of customers. Financial Conduct Authority. Available online via www.fca.org.uk/firms/fair-treatment-customers.

Journals and magazines

The Journal. London: CII. Six issues a year.

Post magazine. London: Incisive Financial Publishing. Monthly. Contents searchable online at www.postonline.co.uk.

Access to further periodical publications is available from the Knowledge website at thejournal.cii.co.uk (CII/PFS members only).

Reference materials

Concise encyclopedia of insurance terms. Laurence S. Silver, et al. New York: Routledge, 2010.*

Dictionary of insurance. C Bennett. 2nd ed. London: Pearson Education, 2004.

Insurance: Conduct of Business sourcebook (ICOBS). Available via www.handbook.fca.org.uk/handbook/ICOBS.

Exemplars

Exemplar papers are available for all mixed assessment units. Exemplars are available for both the coursework component and the MCQ exam component.

These are available on the CII website under the unit number before purchasing the unit. They are available under the following link www.cii.co.uk/qualifications/diploma-in-insurance-qualification.

These exemplar papers are also available on the RevisionMate website (ciigroup.org/login) after you have purchased the unit.

Exam technique/study skills

There are many modestly priced guides available in bookshops. You should choose one which suits your requirements.

* Also available as an eBook through eLibrary via www.cii.co.uk/elibrary (CII/PFS members only).

1. Household insurance policies are **usually** arranged as
 - A. bespoke wordings.
 - B. high net worth policies.
 - C. packaged policies.
 - D. policies of exception.

2. Combined household insurance policies are **usually** offered with an optional extension to cover
 - A. fire damage.
 - B. fixtures and fittings.
 - C. legal expenses.
 - D. theft of property.

3. Edward rents a property and wants to make sure he is insured for his personal items. What is the **most appropriate** insurance product that Edward should purchase?
 - A. A buildings insurance policy.
 - B. A combined household insurance policy.
 - C. A contents insurance policy.
 - D. A personal accident insurance policy.

4. David applies for a household insurance policy and the insurer has identified that he has responded incorrectly to a question relating to previous claims. The insurer will have obtained the information relating to previous claims from the
 - A. Claims and Underwriting Exchange.
 - B. Financial Conduct Authority.
 - C. Financial Ombudsman Service.
 - D. Prudential Regulation Authority.

5. Ian arranges a buildings insurance policy on 3 December and decides to cancel the policy on 8 December with no claims reported. The request is actioned by the insurer and a full premium is refunded to Ian. What is the correct position of the insurance contract?
 - A. Cancelled with effect from 3 December.
 - B. Cancelled with effect from 8 December.
 - C. Voidable from 3 December.
 - D. Voidable from 8 December.

6. A contract of insurance is in place once an insurer and proposer have agreed the
 - A. exclusions of the policy only.
 - B. policy terms and conditions only.
 - C. premium payment only.
 - D. premium payment and the policy terms and conditions.

7. In relation to claims settlements, how does a franchise differ from an excess?
- A. Franchises are always higher in value than excesses.
 - B. Franchises are always lower in value than excesses.
 - C. Franchises may not always be deducted from settlements but excesses are.
 - D. Franchises are always deducted from settlements but excesses may not be.
8. Eva purchases a household insurance policy and on reading through the policy realises she **must** notify the insurer of any claims as soon as possible. This requirement is classified as
- A. a condition subsequent to liability.
 - B. an express condition.
 - C. an implied condition.
 - D. a warranty.
9. The difference between the implied and express duties of the insured is that express duties will
- A. always reinforce implied duties.
 - B. be imposed by common law.
 - C. be shown in the policy wording.
 - D. relate to claims requirements only.
10. What items would **usually** be covered for fire damage under a **typical** household building's insurance policy?
- A. Carpets only.
 - B. Carpets and washing machine.
 - C. Kitchen units only.
 - D. Kitchen units and washing machine.
11. Damage by vandalism to a property insured under a buildings insurance policy will **NOT typically** be covered where the property is left unoccupied for what **minimum** period?
- A. 15 days.
 - B. 60 days.
 - C. 120 days.
 - D. 365 days.
12. What cover is provided under a standard buildings insurance policy for damage to a television aerial when it falls from a property during a storm?
- A. No cover is provided.
 - B. Cover is automatically provided.
 - C. An exclusion will apply.
 - D. Cover will only apply if an optional extension has been applied.

13. What **maximum** sum will **usually** be provided under a buildings insurance policy where emergency access is required to the building and damage is caused as a result?
- A. £500
 - B. £1,000
 - C. £5,000
 - D. £10,000
14. A household insurer considering a proposal for a property with a thatched roof will be **most** concerned about the increased risk of
- A. fire damage.
 - B. flood.
 - C. subsidence.
 - D. theft.
15. The industry levy on buildings insurers in connection to the Flood Re scheme is
- A. £135 million.
 - B. £150 million.
 - C. £180 million.
 - D. £210 million.
16. A schoolteacher has borrowed a trombone from school and it is stolen from her home during a break-in. What is the **usual** position of cover under her household contents insurance policy if there is no insurance provided by the school?
- A. It will be covered as standard.
 - B. It will be covered only as an optional extension.
 - C. It will be covered under the accidental damage provision.
 - D. No cover is provided.
17. What cover, if any, is **usually** available for injury to a policyholder's pet under her household contents insurance policy?
- A. No cover is available.
 - B. Cover is only available for 30 days per annum.
 - C. Cover is only available as an optional extension.
 - D. Cover is available provided that accidental damage is covered in the policy conditions.
18. For what **main** reason are insurers generally reluctant to provide contents cover for properties that are let on a fully furnished basis?
- A. There is a higher risk of malicious damage.
 - B. There is a higher risk of fire.
 - C. There is a likelihood the property will be unattended for long periods of time.
 - D. There is a high value of the contents inside the property.

19. Why do household contents insurers generally apply a higher premium for contents in a property of non-standard construction?
- A. There are always increased expenses incurred in underwriting these risks.
 - B. There is an increased risk of subsidence claims.
 - C. There is frequently a higher cost of claims incurred.
 - D. It is not possible to obtain agreement to impose a voluntary excess.
20. John has a household contents insurance policy which has been extended to provide cover for personal possessions. If he goes overseas, this cover will **usually** be valid for a **maximum** period of
- A. 7 days.
 - B. 60 days.
 - C. 180 days.
 - D. 365 days.
21. Terry had one of his items permanently confiscated by a government agency. What cover, if any, will **typically** be provided for this item under the personal possessions extension to his household contents insurance policy?
- A. None.
 - B. The insurer will reimburse Terry with a cash sum only.
 - C. The insurer will reimburse Terry and subrogate against the government agency.
 - D. The insurer will replace the item.
22. In what circumstances, if any, will cover be provided to replace a broken string on a violin, which is owned by a professional musician, under a household contents insurance policy?
- A. In no circumstances.
 - B. Only if the breakage was an accident.
 - C. Only if a policy extension has been applied.
 - D. In all circumstances.
23. What maximum sum insured typically applies in relation to cover for money and credit cards under a household contents insurance policy?
- A. £100 to £250
 - B. £250 to £1,000
 - C. £750 to £1,250
 - D. £1,000 to £1,000
24. Susan arranges a holiday to Malta. To make sure she is covered for medical costs whilst abroad. Susan will need to arrange which type of insurance policy?
- A. Household insurance.
 - B. Motor insurance.
 - C. Personal accident insurance.
 - D. Travel insurance.

25. What is the **main** factor on which an insurer will calculate the premium for a small craft?
- A. The area in which the vessel will be used.
 - B. The number of people who will use the vessel.
 - C. The sum insured.
 - D. The type of mooring.
26. Deletion of which section of a travel insurance policy will **most likely** result in a premium discount of up to 30%?
- A. Baggage.
 - B. Medical expenses.
 - C. Personal accident.
 - D. Personal liability.
27. The **main** factor on which the premium for a payment protection insurance (PPI) policy is based is the
- A. amount of credit.
 - B. proposer's age.
 - C. proposer's salary.
 - D. risk post code.
28. When comparing the insurance for a holiday home to a household insurance policy, the **main** difference is the amendment of the policy conditions in respect of
- A. claims reporting.
 - B. insurable interest.
 - C. minimum security.
 - D. unoccupancy.
29. The travel interruption extension under a travel insurance policy will **normally** provide cover in respect of
- A. additional travel costs following a missed connection.
 - B. cancellation of the holiday due to illness.
 - C. confiscation of luggage by customs officials.
 - D. loss of passport while on holiday.
30. Who, if anyone, **must** comply with the implied duties in an insurance policy?
- A. The insured only.
 - B. The insurer only.
 - C. Both the insured and the insurer.
 - D. Neither the insured nor the insurer.

31. Of what kind of duty is an arbitration condition in an insurance contract an example?
- A. Express.
 - B. Fiduciary.
 - C. Implied.
 - D. Statutory.
32. For what type of property damage claim does the policyholder **NOT** need to prove the cause of the loss?
- A. Accidental damage.
 - B. Fire.
 - C. Subsidence.
 - D. Theft.
33. Under the pre-action protocol of the Civil Procedure Rules, how long does an insurer have to acknowledge a letter of claim brought by a third party solicitor for a new liability claim?
- A. 7 days.
 - B. 14 days.
 - C. 21 days.
 - D. 28 days.
34. What is the **main** role of a claims inspector?
- A. Claim investigation.
 - B. Claim negotiation.
 - C. Claim repudiation.
 - D. Claim settlement.
35. On whose behalf would a loss assessor act?
- A. The broker only.
 - B. The insured only.
 - C. The insurer only.
 - D. Both the insurer and the insured.
36. In what circumstances, if any, are claims settlements on damaged clothing reduced to reflect wear and tear?
- A. In no circumstances.
 - B. In all circumstances.
 - C. Only when the policy is written on an indemnity basis.
 - D. Only when the policy is written on a new for old basis.

37. A vehicle collides with the wall of a residential property, resulting in repair costs of £2,000 for the wall. Under the Immobile Property Agreement, how much, if anything, will the motor insurer **normally** pay towards this cost?
- A. Nil.
 - B. £1,000
 - C. £1,500
 - D. £2,000
38. To what does part 36 of the Civil Procedure Rules relate?
- A. Allocation of claim to appropriate track.
 - B. Disclosure of documentation.
 - C. Offers to settle the claim.
 - D. Time limit on claims investigations.
39. The Dispute Resolution rules within the Financial Conduct Authority Handbook requires firms to
- A. offer arbitration in all disputes.
 - B. offer mediation in all disputes.
 - C. have effective complaints-handling procedures.
 - D. have qualified solicitors dealing with all disputes.
40. Why would a policyholder approach the Financial Ombudsman Service (FOS) with a complaint before taking legal action in the court?
- A. The FOS always pays higher awards than the court.
 - B. The FOS always resolves cases quicker than the court.
 - C. The FOS charges the policyholder a lower fee than the court.
 - D. The FOS does not charge the policyholder fees, unlike the court.
41. Through which distribution channel is the proposer for a high net worth household insurance policy **most likely** to purchase insurance?
- A. An aggregator.
 - B. A direct insurer.
 - C. An independent intermediary.
 - D. A network.
42. When obtaining a quote via an aggregator website, a proposer must provide
- A. a completed eligibility statement.
 - B. a proof of no claims bonus.
 - C. a proposal form.
 - D. a statement of fact.

43. An insurer designing a household insurance product for members of a particular profession is known as
- A. an affinity insurer.
 - B. a bancassurer.
 - C. a brand insurer.
 - D. a consolidator.
44. Which principle under Islamic law specifically prohibits people from making profits by receiving interest payments?
- A. Gharar.
 - B. Maisir.
 - C. Riba.
 - D. Takaful.
45. Which type of website specialises in providing a quotation only directly to the online customer?
- A. Brochure site.
 - B. Full service site.
 - C. Interactive site.
 - D. Web form site.
46. What are the key benefits for a consumer who purchases a personal insurance policy through an affinity scheme?
- A. Faster claims settlement only.
 - B. Lower premiums only.
 - C. Lower premiums and wider cover.
 - D. Faster claims settlement and dedicated claims handler.
47. The Association of British Insurers' financial inclusion action plan involves
- A. improving access to specialist insurers.
 - B. offering financial education to students.
 - C. promoting standard insurance schemes.
 - D. raising awareness of the need for insurance.
48. In what way can insurers assist the socially excluded?
- A. Offer lower policy franchises.
 - B. Offer reduced premiums to those in inner cities.
 - C. Promote home visits by advisers.
 - D. Support initiatives to improve financial education.

49. How would a proposer access household insurance cover under a peer to peer arrangement?

- A. Through an aggregator.
- B. Through a direct insurer.
- C. Via an independent intermediary.
- D. Via social media.

50. What type of selling is **NOT** permitted by the Financial Conduct Authority?

- A. Cross-selling.
- B. Opt-out selling.
- C. Opt-in selling.
- D. Up-selling.

Specimen Examination Answers and Learning Outcomes Covered

Question	Answer	Learning Outcome	Question	Answer	Learning Outcome	Question	Answer	Learning Outcome
Learning Outcome 1			Learning Outcome 3			Learning Outcome 5		
1	C	1.1	24	D	3.2	41	C	5.1
2	C	1.1	25	C	3.4	42	A	5.1
3	C	1.1	26	A	3.2	43	A	5.1
4	A	1.2	27	A	3.4	44	C	5.3
5	A	1.3	28	D	3.4	45	C	5.2
6	D	1.3	29	A	3.2	46	C	5.1
7	C	1.4	6 questions			47	D	5.3
8	B	1.4				48	D	5.3
9	C	1.4	Learning Outcome 4			49	D	5.1
9 questions			30	C	4.1	50	B	5.4
			31	A	4.1	10 questions		
Learning Outcome 1			32	A	4.2			
10	C	2.1	33	C	4.2			
11	B	2.1	34	A	4.2			
12	A	2.1	35	B	4.2			
13	B	2.1	36	B	4.3			
14	A	2.2	37	C	4.3			
15	C	2.2	38	C	4.3			
16	A	2.3	39	C	4.4			
17	A	2.3	40	D	4.4			
18	A	2.4	11 questions					
19	C	2.4						
20	B	2.5						
21	A	2.5						
22	A	2.5						
23	B	2.5						
14 questions								