

# CII - I10 Exam 2025 Questions and Answers 100% Pass

What is the difference between an independent intermediary and an intermediary? -  
✓✓ An independent intermediary conducts insurance mediation without being contractually tied to any other organisation.

Insurance brokers are independent intermediaries.

Intermediaries who are not independent are contractually tied to one or more organisations, such as insurers, and are authorised to conduct insurance mediation on behalf of the organisation they are tied to.

Examples include solicitors, estate agents & travel agents.

State 4 reasons why an insured might buy insurance from an insurance broker: -

✓✓ Convenience.

Expert knowledge.

Independent quotation.

Complexity of product.

Assistance with claims.

Existing relationship / connected business.

Other services offered.

State 4 types of insurance broker: - ✓✓ Global firms.

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