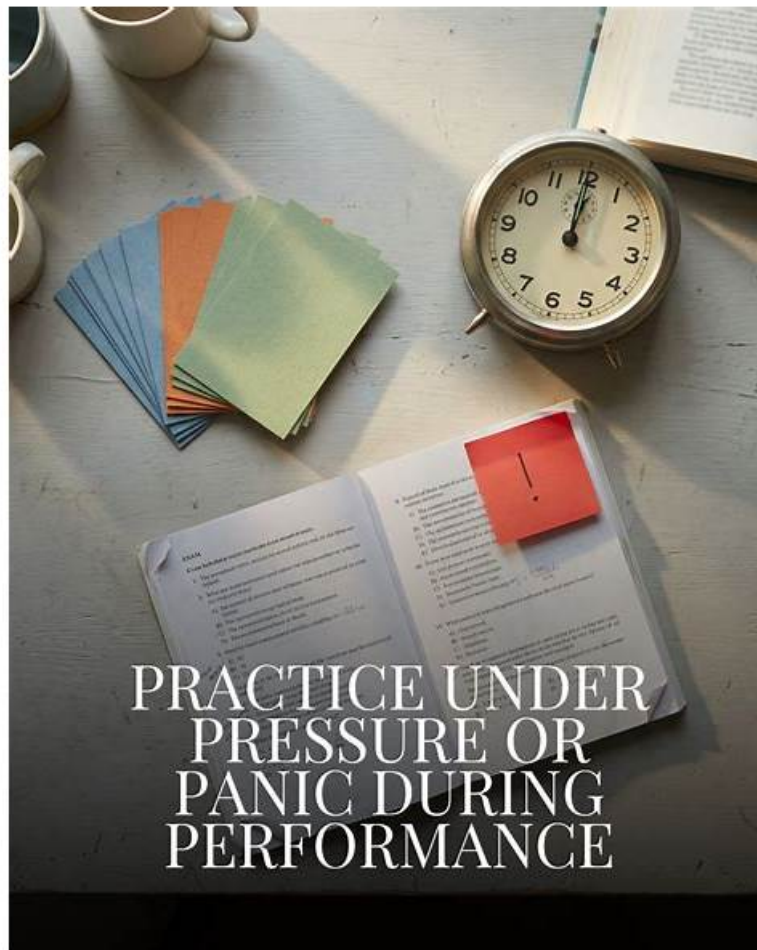


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IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q85-Q90):

NEW QUESTION # 85

An insurance policy with an annual premium of \$1,200 is cancelled by the insured exactly 6 months into the term. The insurer's "Short Rate Table" indicates that for a 6-month cancellation, the insurer is entitled to keep 60% of the annual premium as an administrative and earned cost. How much of a refund will the insured receive?

- A. \$720.
- **B. \$480.**
- C. \$500.
- D. \$600.

Answer: B

Explanation:

This question requires the application of Critical and Analytical Thinking to a financial transaction. The RIBO Level 1 Blueprint expects brokers to understand the difference between Pro-rata and Short-rate cancellations, as this directly affects the client's "indemnity" and financial outcome.

Under Statutory Conditions (and general contract law), when an insured requests a cancellation mid-term, the insurer is permitted to use a "Short Rate" calculation. This calculation allows the insurer to retain more than just the daily proportion of the premium to cover the fixed costs of issuing and servicing the policy.

In this scenario:

* Total Premium: \$1,200.

* Insurer's Retention (60%): $\$1,200 \times 0.60 = \720 .

* Refund Amount: Total Premium (\$1,200) - Earned Premium (\$720) = \$480.

If this had been a Pro-rata cancellation (e.g., if the insurer had cancelled), the refund would have been exactly 50% (\$600). The Short-rate penalty in this case cost the client an additional \$120.

A broker's duty in Consulting and Advising is to warn the client of this "Short Rate" penalty before they sign the cancellation request. This is part of the Fair Treatment of Consumers—ensuring the client knows that moving their insurance purely for a small price saving might actually result in a net loss once the cancellation penalty is applied. This mathematical proficiency is a core requirement of the Information Management competency, ensuring that all financial figures provided to the client are accurate and compliant with the insurer's filed rating rules.

NEW QUESTION # 86

John, a newly licensed broker, learns about cybersecurity insurance from a friend but feels unsure about some aspects. With clients seeking advice, what steps should he take to improve his knowledge and assist them better?

- A. Assume that his current level of understanding will suffice for client interactions.
- **B. Enroll in a specialized online course focused on cybersecurity insurance.**
- C. Forward any client inquiries about cybersecurity insurance to a more experienced broker.
- D. Wait until he encounters a specific client query before seeking more knowledge.

Answer: B

Explanation:

The Continuous Learning and Development competency is a cornerstone of the RIBO Code of Conduct (Ontario Regulation 991). A broker has an ethical and regulatory duty to maintain a level of competence equal to the services they undertake. As the insurance landscape evolves with emerging risks like cyber threats, a broker cannot rely solely on initial licensing knowledge.

Under the RIBO Level 1 Blueprint, a broker must demonstrate "proactivity" in addressing knowledge gaps.

Enrolling in specialized education (Option A) is the most appropriate professional response. This aligns with Section 14 of Regulation 991, which states that a member shall be competent to perform the services they undertake. "Waiting for a query" (Option B) or "assuming current knowledge suffices" (Option C) places the client at risk and exposes the broker to Errors and Omissions (E&O) claims due to negligent misrepresentation. While collaboration (Option D) is a valid short-term strategy, the Competency Profile emphasizes that the individual licensee is responsible for their own professional growth to ensure they can provide independent, high-quality Consulting and Advising. In the modern era, where data breaches are a material risk for almost every business, technical proficiency in cyber insurance is no longer "optional"—it is a requirement for meeting the standard of care expected of a diligent broker in Ontario.

NEW QUESTION # 87

There is a leakage of gas in a nearby factory and the city announces the residents to leave town. Which optional additional coverage of the homeowners' policy covers the expenses to stay in another town?

- A. Rental Insurance.
- **B. Mass Evacuation.**
- C. Contamination Insurance.
- D. Smoke Coverage.

Answer: B

Explanation:

This question focuses on Additional Living Expenses (ALE) and the specific trigger known as Mass Evacuation. Under the Homeowners Comprehensive Policy, ALE typically pays for hotels and meals only if the insured's own home is physically damaged by a covered peril. However, there is a distinct section for "Prohibited Access" or "Mass Evacuation."

According to the RIBO Level 1 Blueprint, a broker must know that Mass Evacuation coverage (Option B) is triggered when a civil authority (like the city or police) orders a mandatory evacuation due to a sudden and accidental event, such as a gas leak or a forest fire. Crucially, this coverage applies even if the insured's home is not damaged. The coverage is usually limited to a specific timeframe (often 14 to 30 days) and is intended to cover the immediate out-of-pocket costs of displacement.

In Consulting and Advising, a broker must clarify that "voluntary" evacuation (leaving because you are worried, but not ordered) does not trigger this coverage. This distinction is vital for Relationship Management during widespread local emergencies. The broker acts as an advocate, helping the client understand that their policy provides "peace of mind" for these rare civil emergencies. This technical knowledge falls under Insurance Product Knowledge, distinguishing ALE from standard "Smoke" or "Contamination" perils, which require actual physical damage to the property to respond.

NEW QUESTION # 88

A building worth \$100,000 is insured for \$60,000 under a policy with an 80% co-insurance clause. Fire damages the building to the extent of \$20,000. How much does the insurer pay?

- **A. \$15,000**
- B. \$20,000
- C. \$16,000
- D. \$18,000

Answer: A

Explanation:

This question requires the application of Critical and Analytical Thinking to solve a standard Co-insurance math problem. The co-insurance clause is a contractual requirement designed to ensure that the insured pays a premium that is commensurate with the total value of the risk.

The calculation follows the formula: $(\text{Amount Carried} / \text{Amount Required}) \times \text{Loss} = \text{Settlement}$.

* Value of the building: \$100,000.

* Amount Required (80%): $\$100,000 \times 0.80 = \$80,000$.

* Amount Carried: \$60,000.

* Amount of Loss: \$20,000.

Applying the formula: $(\$60,000 / \$80,000) \times \$20,000 = 0.75 \times \$20,000 = \$15,000$.

Because the insured failed to maintain the required 80% limit, they must bear 25% of the loss themselves as a "co-insurer." The RIBO Level 1 Blueprint stresses that a broker must not only be able to perform this calculation but also use it as a tool during Consulting and Advising. A broker's failure to identify that a building is underinsured can lead to an Errors and Omissions (E&O) claim if a client expects a \$20,000 check and only receives \$15,000. By identifying this risk early and assessing the correct building value, the broker ensures that the client is fully indemnified. This calculation demonstrates the practical application of the Principle of Indemnity and the consequences of underinsurance in the commercial property market.

NEW QUESTION # 89

Bob is operating a restaurant in downtown Toronto. He always keeps cleanliness of the restaurant and safety of his customers in mind. Angela, whose left leg was in a cast, visited the restaurant. She slipped and fell and injured herself. If Angela files a lawsuit against the restaurant, what type of liability is this?

- A. Personal Liability.
- B. Automobile Liability.
- **C. Commercial General Liability.**
- D. Contract Liability.

Answer: C

Explanation:

This scenario focuses on Occupiers' Liability and the classification of business risks within the Risk Identification and Assessment competency. In the insurance industry, when a third party (like a customer) suffers bodily injury or property damage on a business's premises, the exposure is covered under a Commercial General Liability (CGL) policy.

Under the RIBO Level 1 Blueprint, a broker must distinguish between different "legal personas." Because Bob is operating a restaurant (a commercial venture), the liability arises from his role as a business owner

/occupier. Commercial General Liability (A) is designed specifically for this "Premises and Operations" risk.

It covers the legal costs to defend the business and the compensatory damages awarded to the plaintiff if the business is found negligent.

Even though Bob prioritizes cleanliness, the court will determine if he met the Standard of Care required under the Occupiers' Liability Act. Factors such as the floor's condition and whether Angela's existing injury (the cast) made her more vulnerable will be scrutinized.

Option B is incorrect as no motor vehicle was involved. Option C (Contract) relates to breaches of specific agreements rather than unintentional torts (negligence). Option D (Personal Liability) is for private individuals in their non-business lives (e.g., at home); since this occurred at a place of business, personal liability does not apply.

The broker's role in Consulting and Advising is to ensure that commercial clients like Bob carry sufficient CGL limits. A single slip-and-fall lawsuit in a downtown Toronto location can easily reach hundreds of thousands of dollars in legal fees and settlements. This knowledge is essential for Relationship Management, as it allows the broker to explain how the CGL policy acts as a financial shield for the business's assets, ensuring Bob can continue operations despite the litigation.

NEW QUESTION # 90

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