

RIBO-Level-1日本語受験攻略、RIBO-Level-1無料ダウンロード

RIBO Level 1 Exam

Indemnify - answer the action of compensating an insured following a loss under the insurance policy.

Risk - answer the chance of loss; or an object or activity that is insured (about to be insured)

Peril - answer an event that may cause a loss to occur

Object of Insurance - answer the item that is insured or covered in an insurance policy

Indemnity - answer to put you back in the same financial position (just prior to loss) NO BETTER NO WORSE

Insured / Policy holder - answer the person who purchases an insurance policy
Noted as First Party

Insurer - answer Insurance company who issued the insurance policy and who compensates/indemnifies a policy holder in the event of a loss
Noted as second party

Premium - answer The sum of money paid by a person to an insurance company in exchange for an insurance policy

RIBO - Registered Insurance Brokers of Ontario - answer A Self-governing, self-funded organization of general insurance brokers in Ontario
RIBO regulates the
- Licensing;
- Professional competence;
- Ethical conduct
- Insurance-related financial obligations
of all independent general insurance brokers in ON through the RIB Act

General Insurance - answer- Also referred to as Property and Casualty (P&C)
- Anything other than Life or Health Insurance

Property risk - answer Financial loss occurs when owned property is lost or damaged

Liability risk - answer When a person's negligent actions result in injury to others or damage to another's property

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トピック	出題範囲
トピック 1	<ul style="list-style-type: none">法人向け保険: 不動産、賠償責任、リスク管理など、事業運営に特化した企業向け保険ソリューションを提供します。
トピック 2	<ul style="list-style-type: none">一般保険および業界知識: 保険の基本原則、保険契約の構造、規制環境、および保険業界における主要な利害関係者の役割を網羅的に解説します。

トピック 3	<ul style="list-style-type: none"> 個人向け自動車保険：補償の種類、事故給付金、賠償責任、個人車両に関する保険約款など、自動車保険の基本事項を解説します。
トピック 4	<ul style="list-style-type: none"> 旅行医療：旅行者向け医療保険について、緊急時の補償内容、加入資格、除外事項、保険契約条件などを含めて解説します。
トピック 5	<ul style="list-style-type: none"> 個人向け住宅保険：住宅所有者、テナント、住居を対象とした、物件補償、リスク、保険の種類、保護などを含む住宅保険に焦点を当てています。

>> RIBO-Level-1日本語受験攻略 <<

IIC RIBO-Level-1無料ダウンロード & RIBO-Level-1一発合格

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IIC RIBO Level 1 Entry-Level Broker Exam 認定 RIBO-Level-1 試験問題 (Q58-Q63):

質問 # 58

The insurance industry uses specific definitions to describe different perils under Crime coverages. What would be considered a Burglary loss?

- A. A customer entered your insured's store and secretly carried off several items of merchandise without paying for them.
- B. An employee stole funds from the cash register while making change for a customer.
- C. A group of violent people entered your insured's store, terrified the clerks on duty and carried away several items of stock and all the cash in the cash register.
- **D. A criminal hid in your insured's store until the store closed in the evening. They then stole several valuable items of stock and took all of the change left in the cash register. They then forced the rear door and escaped.**

正解： D

解説:

This question tests the technical Insurance Product Knowledge regarding the "Crime" section of commercial and habitational policies. In insurance terms, Burglary (often referred to in Canadian law as "Break and Enter") has a very specific definition that distinguishes it from Theft and Robbery. To qualify as a burglary, there must be evidence of unlawful entry or exit of the premises, typically accompanied by visible marks of force.

* Option A is Theft (specifically shoplifting), as there was no forced entry or violence.

* Option B is Robbery, because it involves the use of force or the threat of violence against a person.

* Option D is Fidelity/Employee Dishonesty, which is a separate class of crime coverage.

Option C is the classic insurance definition of a "burglary by breaking out." While the criminal entered legally during business hours, their presence became unlawful once they hid past closing. The act of "forcing the rear door" to escape provides the necessary "visible marks of force" at the point of exit required by many policy wordings.

The RIBO Level 1 Blueprint emphasizes that brokers must be able to explain these distinctions to clients during Risk Identification and Assessment. A client may think "Theft" coverage covers everything, but many commercial policies have separate sub-limits or requirements for Burglary vs. Robbery. Understanding these definitions ensures the broker recommends the correct Crime Endorsements and helps the client understand the "Conditions" of their coverage (e.g., the requirement for a monitored alarm or deadbolts). This technical precision is essential for avoiding Errors and Omissions (E&O) claims during the claims settlement process.

質問 # 59

Your client calls to confirm they are renovating their home, this will include structural work. As the broker, what should you do next?

- A. Notify underwriting.
- B. As long as the renovation is under 30 days, no action is required.
- C. No action required, as the policy form is comprehensive.
- D. Run a new insurance valuator on the home, only notify underwriting if the value is greater than the current limit.

正解: A

解説:

The correct answer is D. Notify underwriting. Structural renovations are a material change in risk and must be reported to the insurer or underwriting department promptly. Major renovations can affect the likelihood and severity of loss by increasing hazards such as fire, theft, water damage, vacancy or partial occupancy, contractor activity, and changes to the building's value or construction status. From a RIBO perspective, a broker must not assume the existing homeowner policy continues unchanged when there is significant construction work.

A is incorrect because a comprehensive form does not remove the insured's duty to disclose material changes.

B may eventually be part of the process, since replacement cost and dwelling value may need review, but that is not the first or only step. The immediate duty is to advise underwriting so the insurer can determine acceptability, conditions, endorsements, or restrictions. C is also incorrect because there is no general rule that structural work under 30 days requires no action.

This question tests the broker's responsibility to recognize when a client's situation changes in a way that affects underwriting. Proper practice is to notify underwriting, document the conversation, obtain details about the scope of work, contractor involvement, occupancy during renovations, and expected completion timeline, and then communicate any insurer requirements back to the client.

質問 # 60

Under the Uninsured Automobile Coverage, who is covered for bodily injury or death?

- A. Insured's spouse walking on the sidewalk who gets hit by an unidentified vehicle.
- B. Director of a corporation who is injured driving an undescribed vehicle.
- C. A dependent of the insured who is a passenger of a vehicle that is hit by an unidentified automobile and has their own insurance.
- D. A pedestrian on the sidewalk who gets hit by an identified vehicle.

正解: A

解説:

The correct answer is A. Under the OAP 1 Uninsured Automobile Coverage, insured persons for bodily injury or death include you, your spouse, and any dependent relative when they are not in an automobile, streetcar, or railway vehicle and are hit by an unidentified or uninsured automobile. That wording directly matches a spouse who is walking on the sidewalk and is struck by an unidentified vehicle.

B is incorrect because the question is about Uninsured Automobile Coverage. A pedestrian struck by an identified vehicle is not automatically covered under this section unless the vehicle is uninsured. The option does not say that. C is incorrect because for a corporate insured, coverage can extend to a director, officer, employee, or partner for whose regular use the described automobile is provided, but there is an important note: if that person or their spouse owns an insured automobile, this policy does not apply; their own policy responds. Also, simply being injured while driving an undescribed vehicle does not fit the basic wording given here.

D is incorrect because the OAP 1 specifically says a dependent relative who owns an insured automobile is not covered under this section. This question tests precise understanding of who qualifies as an insured person under Ontario's uninsured/unidentified automobile wording.

質問 # 61

A client is reviewing their automobile insurance renewal, which occurs on September 1, 2026. They are retired and have no dependent children. Following the 2026 SABS reforms, the broker notes that Caregiver and Housekeeping benefits are now optional. What is the most appropriate advice?

- A. Advise the client to remove these benefits immediately to save on premium costs since they are retired.
- B. Tell the client that because they are retired, the insurer will automatically remove these benefits on the renewal date.
- C. Perform a needs assessment to see if the client has other support systems, and explain that these benefits now cover "impairment" rather than just "catastrophic impairment."
- D. Explain that these benefits now only apply to catastrophic injuries, so they are less valuable than before.

正解: C

解説:

This question addresses the 2026 SABS (Statutory Accident Benefits Schedule) Reform, a major shift in the Ontario insurance landscape. As of July 1, 2026, many benefits that were previously "mandatory" or restricted to "catastrophic" injuries have changed. Under the Consulting and Advising competency, a broker's role is not simply to facilitate the cheapest price, but to conduct a thorough Needs Analysis.

The reform made Caregiver, Housekeeping, and Home Maintenance benefits optional for all claimants.

Crucially, it also removed the requirement that an insured must be "catastrophically impaired" to access them.

Now, if purchased as an optional benefit, the insured only needs to suffer an "impairment" to qualify. For a retired client, these benefits could be highly valuable: if they are injured and can no longer clean their home or maintain their property, the policy would pay for these services.

The broker must guide the client through this "choice" by explaining the trade-off. Option C is the only professional response that aligns with the RIBO Code of Conduct and the Fair Treatment of Consumers principle. The broker must disclose that while the benefits are now an "add-on" cost, the barrier to using them has actually lowered (impairment vs. catastrophic). This ensures the client makes an informed decision based on their actual life circumstances rather than a generalized assumption about their age. The RIBO Blueprint expects Level 1 brokers to be the primary source of education for consumers regarding these 2026 changes, ensuring that the shift toward "consumer choice" does not result in unintended "consumer underinsurance."

質問 # 62

Which of the following actions is MOST appropriate for a RIBO Level 1 licensee working under the supervision of a Principal Broker?

- A. Maintain all client communications and files without Principal Broker oversight.
- **B. Rely on the Principal Broker for guidance when uncertain about compliance with regulatory requirements.**
- C. Solicit insurance business in areas outside of the brokerage's designated territory.
- D. Take responsibility for establishing office policies and procedures.

正解: B

解説:

This question defines the core of the "Level 1 - Acting Under Supervision" license. Under RIBO By-Law No. 3 and the RIB Act, a Level 1 broker is legally required to work under the direction and supervision of a Principal Broker or a designated supervising broker.

The Professionalism, Integrity, and Ethics competency requires the broker to understand the boundaries of their license. A Level 1 broker does not yet have the legal authority or experience to establish firm-wide policies (Option A) or to operate without oversight (Option C). The Principal Broker is the individual ultimately responsible to RIBO for the brokerage's compliance. Therefore, the most appropriate professional action is to recognize the limits of one's own knowledge and seek guidance.

The RIBO Competency Profile states that an entry-level broker must demonstrate "accountability" by identifying when a situation exceeds their current expertise. This collaborative relationship ensures that the client receives accurate advice while the Level 1 broker continues their Continuous Learning and Development. Supervision is not just a regulatory hurdle; it is a consumer protection mechanism. By relying on the Principal Broker for guidance, the licensee ensures that all Consulting and Advising activities are compliant with the Code of Conduct. This protects the brokerage from Errors and Omissions (E&O) and ensures the broker is following the "plan of supervision" mandated by RIBO guidelines.

質問 # 63

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