

# RIBO-Level-1指南，新版RIBO-Level-1題庫

**2025  
NEW EDITION**

**+1500  
PRACTICE QUESTIONS**

**COURSE CONTENT**

- ✓ Introduction to general insurance.
- ✓ How insurance is organized in Canada.
- ✓ Insurance contracts & the role of government.
- ✓ Insurance buying process.
- ✓ Regulation of insurance contract.
- ✓ Regulation of insurance brokers.
- ✓ Property insurance.
- ✓ Liability insurance.
- ✓ Automobile insurance.
- ✓ Commercial property insurance.
- ✓ Travel health insurance.

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>> RIBO-Level-1指南 <<

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**最新的 RIBO Insurance Broker RIBO-Level-1 免費考試真題 (Q39-Q44):**

問題 #39

A new regulation has been introduced requiring brokers to prioritize data encryption in all communications with clients to enhance cybersecurity. According to the new regulation, what is the FIRST action a broker should take to comply with data encryption requirements?

- A. Respond immediately to the client's urgent query.
- **B. Initiate the internal system update.**
- C. Discuss with a colleague which action to take first and wait for their formal approval.
- D. Address the cybersecurity alert first.

答案: **B**

解題說明:

This question tests the Information Management and Legal and Regulatory Compliance competencies within the context of a modern digital brokerage. With the rise of cyber threats, regulators and the RIBO Code of Conduct increasingly emphasize the broker's duty to protect sensitive client information as outlined in PIPEDA (Personal Information Protection and Electronic Documents Act).

When a new regulation or a system security update is introduced, the broker's immediate priority must be the integrity of the system. "Initiating the internal system update" is the primary corrective action required to bring the broker's tools into compliance with the encryption mandate. While "responding to a client" (Option A) is important for Relationship Management, doing so before the system is secure would lead to a breach of confidentiality and a violation of the new regulation.

The RIBO Blueprint expects Level 1 brokers to manage priorities by balancing customer service with regulatory obligations. In a hierarchy of duties, the protection of client data (compliance) often takes precedence over immediate service (speed). By ensuring that encryption is in place first, the broker prevents the accidental exposure of private data, thereby upholding the Professionalism, Integrity, and Ethics standards. This scenario highlights that technical competence—specifically in Cybersecurity and Information Management—is now as critical as insurance product knowledge for maintaining the trust of both the public and the regulator.

問題 #40

In the event of a theft of a three-year-old laptop, the insurer offers a settlement based on "Actual Cash Value" (ACV) because the insured does not have a Replacement Cost endorsement. How is this settlement amount determined?

- **A. The insurer pays the current cost to replace the laptop minus a deduction for depreciation.**
- B. The insurer pays the amount the insured thinks the laptop is worth.
- C. The insurer pays the original price the insured paid three years ago.
- D. The insurer pays the cost of a brand-new laptop of the same quality today.

答案: **A**

解題說明:

This question explores the Principle of Indemnity and the technical application of Property Valuation within the Critical and Analytical Thinking competency. Actual Cash Value (ACV) is the "traditional" method of settlement in property insurance, designed to return the insured to their exact financial position just prior to the loss.

ACV is calculated as Replacement Cost minus Depreciation (Option C). For a three-year-old laptop, the insurer first determines what a "like kind and quality" laptop would cost today. They then apply a

"depreciation" factor based on the age, condition, and expected lifespan of the device. Because technology depreciates rapidly, the ACV settlement will be significantly lower than the original purchase price.

Under the RIBO Level 1 Blueprint, a broker must be able to perform this mental "valuation check" during Consulting and Advising. If a client carries a "Standard" fire policy or a "Named Perils" form that does not include Replacement Cost, they will be disappointed by an ACV settlement. The broker's role is to identify this risk and recommend a Replacement Cost Endorsement for contents.

By explaining the "depreciation" concept clearly, the broker fulfills their duty of Information Management and ensures the client understands the difference between "indemnity" and "new for old" coverage. This prevents disputes during Claims Services and protects the broker from Errors and Omissions (E&O) claims where a client alleges they were never told about the lower settlement method. Accurate risk assessment regarding valuation is a hallmark of a competent entry-level broker.

問題 #41

To establish cause of legal action against someone, what is NOT required to satisfy the court?

- A. The duty was breached.
- **B. Consideration.**
- C. Relationship between the breach and damage.

- D. Duty of care.

答案: B

解題說明:

This question tests the broker's knowledge of Tort Law versus Contract Law. In the insurance industry, liability claims are usually based on the "Law of Negligence" (a Tort). To win a negligence lawsuit, a plaintiff must prove four specific elements:

- \* Duty of Care (A): The defendant owed a legal obligation to act reasonably toward the plaintiff.
- \* Breach of Duty (C): The defendant failed to meet the required standard of care (e.g., they were careless).
- \* Damage: The plaintiff suffered an actual loss or injury.
- \* Causation (D): There is a direct "proximate" link between the defendant's breach and the plaintiff's damage.

Consideration (B) is an element of Contract Law, not Tort Law. Consideration refers to "something of value" (like money) exchanged between two parties to make a contract legally binding. While it is essential for the insurance policy itself to be valid, it is not an element used to determine if one person is "liable" for hitting another person with their car or having them slip on their icy sidewalk.

The RIBO Level 1 Blueprint requires brokers to understand these legal foundations to effectively manage Claims Services. When a client is sued, the broker must be able to explain that the court will look for these four elements of negligence. This knowledge is also critical for Consulting and Advising regarding liability limits; if a client's "breach" causes "massive damage," their liability limit is all that stands between them and financial ruin. Distinguishing between the rules for forming a contract (Consideration) and the rules for committing a wrong (Negligence) is a fundamental legal competency for general insurance brokers.

問題 #42

Which statement BEST describes the coverage provided under a "Consequential Loss Assumption Clause" in a property policy?

- A. Damage to frozen goods indirectly caused by a change in temperature resulting from an insured peril.
- B. The consumption of food off the premises.
- C. A loss occurring as a direct consequence of careless driving.
- D. The right of an insurer to apply a deductible as a consequence of a loss.

答案: A

解題說明:

This question explores the technical distinction between Direct Loss and Indirect (Consequential) Loss. In property insurance, a direct loss is the immediate physical damage to property by a peril (e.g., fire burning a wall). An indirect or consequential loss is a second-order effect of that damage.

Standard property policies generally only cover direct losses. However, the Consequential Loss Assumption Clause is a common addition that extends coverage to specific indirect losses. The most classic example is "spoilage." If a fire (an insured peril) damages a building's electrical panel, causing the power to fail, and as a result, the food in a commercial freezer rots, the fire is the "direct" cause of the panel damage, but the "indirect" cause of the food spoilage. Without this clause, the food loss might be denied because the fire didn't actually touch the food.

Under the RIBO Level 1 Blueprint, brokers must be able to identify these "hidden" risks during the Risk Identification and Assessment process. For businesses like grocery stores, restaurants, or laboratories, this clause is vital. This knowledge falls under Insurance Product Knowledge, where the broker must recognize that "indirect" doesn't mean "uninsurable." By ensuring this clause is included, the broker fulfills their duty to protect the client's total financial interest, preventing a potentially devastating out-of-pocket loss that could result in an Errors and Omissions (E&O) claim if the client assumed their contents were fully covered against all effects of a fire.

問題 #43

An insured is involved in a serious multi-vehicle accident in Ontario. They are 100% at fault for the collision, which resulted in significant injuries to a passenger in another vehicle. The injured party has now filed a lawsuit against your insured. Which part of the O.A.P. 1 will respond to defend the insured and pay the judgment?

- A. Section 6 - Direct Compensation - Property Damage (DCPD).
- B. Section 4 - Accident Benefits.
- C. Section 3 - Liability.
- D. Section 5 - Uninsured Automobile.

答案: C

#### 解題說明：

This question tests the broker's understanding of the "Claims Table" and the structure of the Ontario Automobile Policy (OAP 1). In the RIBO Level 1 Blueprint, a broker must be able to identify which section of the policy is triggered by specific loss events to provide accurate Claims Services.

Section 3 - Liability (Option A) is specifically designed to protect the insured when they are "legally liable" for the injury or death of others, or for damage to property belonging to others. When a lawsuit is filed (as in this case for the injured passenger), Section 3 provides two critical services:

\* Duty to Defend: The insurer will provide and pay for legal counsel to defend the insured against the lawsuit.

\* Indemnity: The insurer will pay the awarded damages up to the limit of liability shown on the certificate (e.g., \$1,000,000).

Other sections are not applicable here: Accident Benefits (B) only pay the insured's own medical and income needs regardless of fault. DCPD (C) only covers the insured's own vehicle damage when they are not at fault.

Uninsured Auto (D) applies when the other person has no insurance.

Under the Consulting and Advising competency, a broker must stress that being "at fault" does not mean the insured is abandoned by their policy. Section 3 is their primary shield against financial ruin. The broker's role is to ensure the client understands that their liability limit is the "maximum" the company will pay, highlighting why adequate limits (often \$2M or \$5M in the modern litigious environment) are essential. This technical knowledge ensures the broker provides Information Management that empowers the client during a high-stress legal situation.

#### 問題 #44

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