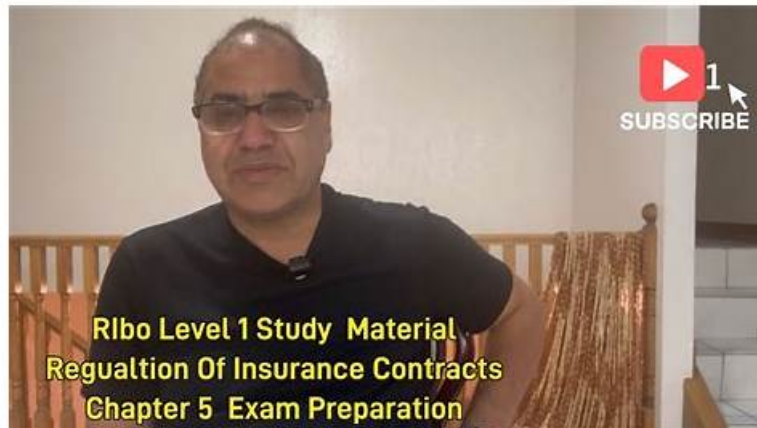


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## IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q102-Q107):

### NEW QUESTION # 102

What is the minimum Third Party Liability limit that every motorist must carry by law in the province of Ontario?

- A. \$500,000.
- B. \$50,000.
- C. \$1,000,000.
- D. \$200,000.

**Answer: D**

Explanation:

This question tests the foundational Legal and Regulatory Compliance knowledge of the Compulsory Automobile Insurance Act and the Insurance Act of Ontario. Every motor vehicle operated on a public road in Ontario must be insured for at least a minimum "statutory" limit of Third Party Liability.

Under the RIBO Level 1 Blueprint, a broker must know that this legal minimum is \$200,000 (Option B). This limit is intended to cover both bodily injury and property damage to third parties. Of this \$200,000, the law provides a "priority of payment" where

\$190,000 is reserved for bodily injury claims and \$10,000 is reserved for property damage in the event that the total claims exceed the limit.

While \$200,000 is the legal minimum, the Consulting and Advising competency requires a broker to explain that this amount is woefully inadequate in the modern legal environment. A single serious injury can result in a judgment of millions of dollars. Therefore, a broker should almost always recommend \$1,000,000 or \$2,000,000 as the "professional standard" (Option D).

The RIBO Competency Profile emphasizes that the broker's role is to ensure the client is not just "legal," but "protected." If a broker only issues the \$200,000 minimum without explaining the risk of being underinsured, they could be held liable for an Errors and Omissions (E&O) claim if the client is later sued for a higher amount. This technical knowledge is a "core requirement" for an entry-level broker, ensuring they can fulfill the statutory requirements while acting as a diligent risk manager for the public.

### NEW QUESTION # 103

In addition to the completed and signed application for automobile insurance, which two documents are included as part of an automobile policy?

- A. Completed and signed endorsements that are attached to the application and proof of insurance card.
- **B. Certificate of automobile insurance and the Ontario Automobile Policy (OAP) 1.**
- C. Proof of insurance card and the Ontario Automobile Policy (OAP) 1.
- D. Completed and signed accident benefits checklist and proof of insurance card.

**Answer: B**

Explanation:

The Information Management competency involves the proper handling and delivery of the legal documents that constitute an insurance contract. In Ontario, an automobile insurance policy is not a single piece of paper; it is a "package" of documents that together form the legal agreement between the insurer and the insured.

According to the Insurance Act and the RIBO Level 1 Blueprint, the standard policy consists of:

- \* The Application (OAF 1): The information provided by the insured.
- \* The Policy Wordings (OAP 1): The standardized terms, conditions, and exclusions mandated by the province.
- \* The Certificate of Automobile Insurance: The individualized document that lists the specific coverages, limits, deductibles, and vehicles insured.

While the "pink slip" (Proof of Insurance Card) is necessary for legal operation, it is not a part of the policy contract itself; it is merely a summary evidence of its existence. Similarly, while a checklist is a best practice for Professionalism, it is not a contractual document.

A broker must ensure that the Certificate and the OAP 1 Wordings are delivered to the client promptly (within 21 days under Regulation 991). This ensures Legal and Regulatory Compliance and provides the client with the full text of their rights and obligations. The RIBO Competency Profile emphasizes that a broker must be able to explain the significance of these documents to the client, specifically how the Certificate "activates" the standard OAP 1 wordings by showing the specific premiums paid for each section.

### NEW QUESTION # 104

Under the 2026 SABS reforms, which of the following benefits remains a "mandatory" part of every standard automobile insurance policy in Ontario?

- **A. Medical, Rehabilitation, and Attendant Care Benefits.**
- B. Death and Funeral Benefits.
- C. Income Replacement Benefits.
- D. Caregiver Benefits.

**Answer: A**

Explanation:

This question addresses the significant 2026 Statutory Accident Benefits Schedule (SABS) Reform, effective July 1, 2026. This reform represents a fundamental shift in how Ontario automobile insurance is structured, moving from a "package" of automatic benefits to a "consumer choice" model.

The RIBO Level 1 Blueprint requires brokers to master the new hierarchy of benefits. Under the 2026 rules, Medical, Rehabilitation, and Attendant Care Benefits (Option C) are the only benefits that remain mandatory.

These cover the essential costs of healing after an accident, such as physiotherapy, medications, and personal support workers.

All other benefits-including Income Replacement (A), Caregiver (B), and Death/Funeral (D)-have transitioned to optional benefits. This means they are no longer included in the "base" premium; a consumer must specifically choose to "opt-in" and pay an additional premium to have these coverages.

The broker's role in Consulting and Advising is now more critical than ever. During a Needs Assessment, the broker must identify if the client has existing support (like workplace disability) and explain that without opting into these benefits, the client will have no automatic financial safety net if they are unable to work or care for their children after a crash. This reform places the "duty to advise" squarely on the broker to prevent widespread underinsurance. Knowledge of the 2026 O.A.P. 1 updates is a prerequisite for maintaining a license and ensures the broker provides Professionalism and Integrity in guiding the public through these complex legislative changes.

### NEW QUESTION # 105

Whose responsibility is it to insure the condominium's building and its common elements?

- A. The condominium corporation.
- B. The developer.
- C. The municipality that the condo is located in.
- D. The individual unit owner.

**Answer: A**

Explanation:

The insurance of a condominium complex is a "split" responsibility between two distinct legal entities.

According to the Condominium Act of Ontario and the RIBO Level 1 Blueprint, the Condominium Corporation (Option C) is legally mandated to maintain insurance for the building as originally constructed and all "common elements" (hallways, elevators, pools, exterior walls, and roofs).

The premiums for this "Master Policy" are paid through the monthly condo fees collected from the unit owners. As an entry-level broker, you must understand this structure to provide accurate Consulting and Advising. The individual unit owner (Option A) is responsible for their own "Condominium Unit Owner's Policy," which covers:

\* Personal Property (Contents).

\* Additional Living Expenses (ALE).

\* Personal Liability.

\* Improvements and Betterments: Any upgrades made to the unit after its original construction (e.g., hardwood floors instead of standard carpet).

\* Loss Assessment: Protection if the Corporation's policy is insufficient or has a massive deductible.

The RIBO Competency Profile emphasizes that the broker must review the Corporation's "Standard Unit By-law" to determine where the Master Policy ends and the unit owner's policy begins. Failing to explain this can lead to "gap in coverage" errors. For example, if a fire destroys the whole building, the Corporation's policy rebuilds the shell, but the unit owner's policy pays for the furniture and the fancy granite countertops the owner installed. This technical precision is vital for the Risk Identification and Assessment of condo owners, ensuring they are not left financially exposed for elements they incorrectly assumed the "Condo Board" would cover.

### NEW QUESTION # 106

A Broker is reviewing coverage options for a new client. Company X offers a higher commission rate but the coverage has more exclusions. Company Y offers a lower commission but provides the comprehensive coverage the client needs. What is the Broker's ethical obligation?

- A. Sell Company X but offer the client a discount on the broker's fee.
- B. Split the business between both companies to average out the commission.
- C. Recommend Company Y because the broker must act in the best interest of the client regardless of commission.
- D. Recommend Company X and simply explain the exclusions to the client.

**Answer: C**

Explanation:

This question explores the Conflict of Interest provisions within the Professionalism, Integrity, and Ethics competency. Under Ontario Regulation 991, Section 14 (Code of Conduct), a broker has a primary fiduciary duty to their client. This means the client's best interest must always take precedence over the broker's financial gain.

The RIBO Level 1 Blueprint requires brokers to be "candid and honest" when advising. Recommending a policy with more exclusions (Company X) solely because it pays a higher commission (Option A) is a breach of the Code of Conduct and constitutes

professional misconduct. The broker's "competence" is measured by their ability to provide "suitability of advice"-matching the product to the client's actual risk profile (Option B).

Furthermore, "rebating" or splitting fees (Option C) is generally prohibited as misconduct. The RIBO Competency Profile emphasizes that trust is the foundation of the Broker-Client Relationship. A broker who prioritizes their commission over the client's protection is vulnerable to an Errors and Omissions (E&O) claim and disciplinary action. By choosing the better product for the client despite the lower pay, the broker demonstrates the Integrity required to maintain a license. This scenario reinforces the broker's role as an independent advisor who provides "unbiased" guidance, ensuring the consumer is treated fairly in accordance with the Principles of Conduct for Insurance Intermediaries.

## NEW QUESTION # 107

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