

RIBO-Level-1試験解答、RIBO-Level-1模擬トレーニング

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

無料でクラウドストレージから最新のTopexam RIBO-Level-1 PDFダンプをダウンロードする：<https://drive.google.com/open?id=1GN3ekYe4-9VSo8gbjWQFmYyaIGGccLn>

一般的には、IT技術会社ではIIC RIBO-Level-1資格認定を持つ職員の給料は持たない職員の給料に比べ、15%より高いです。これなので、IT技術職員としてのあなたはTopexamのIIC RIBO-Level-1問題集デモを参考し、試験の準備に速く行動しましょう。我々社はあなたがIIC RIBO-Level-1試験に一発的に合格するために、最新版の備考資料を提供します。

IIC RIBO-Level-1 認定試験の出題範囲:

トピック	出題範囲
トピック 1	• Commercial Lines:
トピック 5	• Travel Health:
トピック 8	• General Insurance and Industry Knowledge:

トピック 9	<ul style="list-style-type: none"> Covers the fundamentals of insurance principles, policy structure, regulatory environment, and the roles of key stakeholders within the insurance industry.
トピック 11	<ul style="list-style-type: none"> Explains automobile insurance basics such as coverage types, accident benefits, liability, and policy regulations for personal vehicles.
トピック 12	<ul style="list-style-type: none"> Deals with travel medical insurance, including coverage for emergencies, eligibility, exclusions, and policy conditions for travelers.
トピック 13	<ul style="list-style-type: none"> Personal Lines Habitational:

>> RIBO-Level-1試験解答 <<

IIC RIBO-Level-1模擬トレーニング、RIBO-Level-1試験問題集

RIBO-Level-1試験に合格して認定を取得すると、対処方法がわからない多くのハンディキャップが発生する可能性があるため、RIBO-Level-1試験に合格して受験することは難しいと思われるかもしれません。認証。これらの問題を解決し、試験に簡単に合格できるようにするため、このようなRIBO-Level-1試験急流を遵守しました。RIBO-Level-1試験問題集を購入した後悔がないことをお約束します。RIBO-Level-1試験問題の合格率は99%~100%であり、必ず合格します。

IIC RIBO Level 1 Entry-Level Broker Exam 認定 RIBO-Level-1 試験問題 (Q119-Q124):

質問 # 119

What is the meaning of implied consent?

- A. The assumption that a person has given permission for an action which is inferred from their actions rather than expressly provided.
- B. The act where a third party gives declarative permission for a specific action to be taken by the first party to which they both agreed.
- C. The ability for one party to infer to another party how to proceed.
- D. The act where a person gives declarative permission for a specific action to be taken by the other party to which they both agreed.

正解: A

解説:

The correct answer is C because implied consent means permission is inferred from a person's conduct, behaviour, or the surrounding circumstances, rather than being stated clearly in words or writing. In privacy and regulatory compliance concepts relevant to brokers, this is different from express consent, where the individual explicitly agrees.

The uploaded PIPEDA material explains that organizations must consider the appropriate form of consent, either express or implied, and states that while consent should generally be express, it can be implied in strictly defined circumstances. It also says the choice between implied and express consent depends on factors such as the sensitivity of the information and the reasonable expectations of the individual. Where information is sensitive, outside reasonable expectations, or creates a meaningful risk of harm, express consent is generally required.

That is why A and D describe forms of explicit or declared permission, not implied consent. B is too vague and does not describe consent itself. From a RIBO perspective, brokers must understand that relying on implied consent has limits. For important changes, sensitive information, or uses outside the client's reasonable expectations, proper express client consent should be obtained and documented.

質問 # 120

A client advises that raccoons have been nesting in the attic and have caused significant damage. What coverage is provided under a homeowners policy for this situation?

- A. Damage by raccoons is not covered unless damage has been done to building glass.

- B. As the damage occurred over a period of time, multiple deductibles will apply.
- C. Damage is covered and no deductible applies.
- D. Damage is covered subject to the deductible.

正解: A

解説:

This question tests a broker's understanding of Habitational Insurance exclusions within the Homeowners Comprehensive Policy. Under the standard IBC (Insurance Bureau of Canada) forms and most private insurer wordings, damage caused by vermin, rodents, insects, or birds is specifically excluded. Raccoons, while not technically rodents, are almost universally categorized under "vermin" or "pest" exclusions in property insurance.

The rationale for this exclusion is that animal damage is generally considered a maintenance issue rather than a sudden and accidental peril. Insurers expect homeowners to maintain their property to prevent infestations.

However, there is a specific exception often found in the "Exclusions" section of the policy: while damage to the structure or contents by these animals is excluded, damage to building glass is typically covered. This is because a broken window is considered a sudden, identifiable event, unlike the gradual nesting and chewing that occurs in an attic. As part of Consulting and Advising, a broker must clearly explain this limitation to the client. The RIBO Blueprint emphasizes that a Level 1 broker must be able to navigate the "Exclusions" and

"Exceptions to Exclusions" within a policy to manage client expectations. Failing to identify this exclusion can lead to a breakdown in Relationship Management if the client believes they have "all-risk" coverage. By correctly identifying that raccoon damage is restricted to glass, the broker demonstrates the technical precision required to handle complex property claims and prevent Errors and Omissions (E&O).

質問 # 121

Amir, a client, phones the Broker to advise that his insured vehicle is being repaired in a garage. Amir has just signed an agreement for a rental car. Under O.A.P. 1, where would the coverage for his rental vehicle be found?

- **A. Temporary Substitute Automobile.**
- B. Ontario Policy Change Form (OPCF) 27 Legal Liability for Non Owned Automobiles.
- C. Newly Acquired Automobile.
- D. Ontario Policy Change Form (OPCF) 20 Coverage for Transportation Replacement.

正解: A

解説:

This scenario tests the broker's understanding of the OAP 1 Section 2: What Automobiles Are Covered. When an insured's primary vehicle is "withdrawn from normal use" because of its breakdown, repair, servicing, loss, or destruction, the policy provides a specific definition for the replacement vehicle: a Temporary Substitute Automobile (TSA).

It is crucial for a broker to distinguish between the vehicle definition and the endorsements:

* TSA (Section 2.2.2): This is the status of the rental car. The OAP 1 automatically extends the insured's own Liability, Accident Benefits, and Uninsured Automobile coverage to a TSA. If the insured has Collision/Comprehensive on their own car, those coverages also extend to the TSA under Section 7.

* OPCF 20 (D): This is the endorsement that pays for the cost of the rental (e.g., \$50/day). It does not "provide the coverage" for the vehicle itself, but rather the reimbursement for the expense.

* OPCF 27 (C): This covers the insured's legal liability for damage to a non-owned car they are driving, but it is typically used when the primary car is still in use (e.g., on vacation). When the car is in the shop, the TSA provision is the primary mechanism.

Under the RIBO Level 1 Blueprint, a broker must accurately advise Amir that because his car is being repaired, the rental is a TSA. This means his own policy effectively "wraps around" the rental car. This Consulting and Advising prevents the client from buying unnecessary insurance from the rental agency, while ensuring they understand their deductible still applies. This demonstrates the Critical and Analytical Thinking needed to navigate the OAP 1's definitions.

質問 # 122

Under the O.A.P. 1 Owner's Policy, what is the standard deductible for a "Direct Compensation - Property Damage" (DCPD) claim in Ontario?

- **A. \$0.**
- B. \$500.
- C. \$300.
- D. \$1,000.

正解: A

解説:

This question explores the mechanics of Direct Compensation - Property Damage (DCPD), a mandatory coverage in Ontario designed to simplify vehicle damage claims. Under the Legal and Regulatory Compliance domain of the RIBO Level 1 Blueprint, a broker must understand that the "default" or "standard" deductible for DCPD is \$0 (Option C).

The rationale behind a \$0 deductible is that DCPD applies when the insured is not at fault (or to the extent they are not at fault) in a multi-vehicle accident involving at least one other insured Ontario vehicle. Since the insured is not responsible for the damage, the system is designed to provide "full indemnity" without a financial penalty. While insurers are permitted to offer optional deductibles (e.g., \$300 or \$500) to help clients lower their premiums, the standard provincial benchmark is zero.

The RIBO Competency Profile emphasizes the importance of Consulting and Advising regarding these choices. A broker must explain that if a client opts for a \$300 DCPD deductible to save money, they will be responsible for that amount even if someone else rear-ends them. This is a significant distinction from Collision coverage, which almost always carries a deductible. Understanding this allows the broker to practice Critical and Analytical Thinking, helping the client balance immediate savings against future out-of-pocket costs. This technical knowledge is vital for Relationship Management, as a client who expects a "free" repair after being hit but is then charged a deductible will suffer a breakdown in trust if the broker did not explain the optional nature of the DCPD deductible during the application process.

質問 # 123

A client has a homeowner's policy with replacement cost coverage for personal property. A covered fire loss destroys several items, including a 3-year-old television originally purchased for \$2,000. The same model today retails for \$1,500. The insurer issues a cheque for \$1,500 to replace the TV. Which of the following best explains how the principle of indemnification is applied in this situation?

- A. The insurer is overpaying the claim because the item has depreciated.
- **B. The insurer is correctly applying replacement cost to restore the insured to their pre-loss position with an item of similar like kind & quality.**
- C. The insurer should have paid the original purchase price since that reflects the insured's original investment.
- D. The insurer should reduce the payment based on the TV's actual cash value, even though replacement cost is selected.

正解: B

解説:

The correct answer is C . Under replacement cost coverage , the insurer's goal is to indemnify the insured by restoring them to a comparable financial position after the loss, using the cost to replace the destroyed property with an item of similar kind and quality , rather than paying the original purchase price or deducting depreciation. The IBC consumer material explains that home insurance covers personal belongings such as electronic equipment and that insurers consider the replacement cost of contents when determining home insurance needs.

Here, the television originally cost \$2,000 , but the same model now retails for \$1,500 . Because the policy has replacement cost coverage for personal property , the insurer is not required to pay the original cost and is not limited to depreciated actual cash value. Instead, it pays the amount needed today to replace the item with one of like kind and quality. That is why \$1,500 is the correct indemnity amount in this situation.

A is wrong because replacement cost coverage is not based on depreciation. B is wrong because original purchase price does not control the settlement. D is wrong because actual cash value applies where depreciation is taken, but the question states that replacement cost coverage applies. This is a classic RIBO concept: matching the claim settlement method to the coverage purchased.

質問 # 124

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