

# RIBO-Level-1認証資格 & RIBO-Level-1テスト模擬問題集

## RIBO Level 1 – Review Questions with complete solution

Non-disclosure - correct answer ✓ Withholding facts necessary to underwrite a risk

Independent Adjuster - correct answer ✓ Someone who adjusts losses on behalf of the insurance companies, but is not employed by them

Reinsurance - correct answer ✓ A form of insurance whereby one insurance company (the reinsurer) in consideration of a premium paid to it, agrees to indemnify another insurance company (the ceding company) for part or all of its liabilities from insurance policies it has issued.

Stock Companies - correct answer ✓ owned by shareholders, they are for profit and it comes from underwriting and investment income. The capital comes from shareholders and cannot be assessed

Assessment or Premium Note - correct answer ✓ Owned by members/policyholders, not for profit. The capital comes from premium notes (insurance premiums) and assessments. They do not pay dividends and they can be assessed.

Factory Mutual - correct answer ✓ Owned by policyholders who are members and they are not for profit. Capital comes from members and policyholders. Does not pay dividends and they can be assessed. Benefit to policyholders is expertise on reducing fire hazards and loss prevention.

Stock Mutual - correct answer ✓ Owned by shareholders, not for profit, its a mutual that provides insurance to shareholders. Capital comes from

人生はさまざまな試しがある、人生の頂点にかからないけど、刺激のない生活に変化をもたらします。あなたは我々社の提供する質高いIIC RIBO-Level-1問題集を使用して、試験に参加します。もし無事にRIBO-Level-1試験に合格したら、あなたはもっと自信になって、更なる勇気でやりたいことをしています。

PassTestのIICのRIBO-Level-1試験トレーニング資料はあなたに時間とエネルギーを節約させます。あなたが何ヶ月でやる必要があることを我々はやってさしあげましたから。あなたがすべきことは、PassTestのIICのRIBO-Level-1試験トレーニング資料に受かるのです。あなた自身のために、証明書をもらいます。PassTestはあなたに必要な知識と経験を提供して、IICのRIBO-Level-1試験の目標を作ってあげました。PassTestを利用したら、試験に合格しないことは絶対ないです。

>> RIBO-Level-1認証資格 <<

## ユニークIIC IIC RIBO-Level-1 | 完璧なRIBO-Level-1認証資格試験 | 試験の準備方法RIBO Level 1 Entry-Level Broker Examテスト模擬問題集

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## IIC RIBO Level 1 Entry-Level Broker Exam 認定 RIBO-Level-1 試験問題 (Q62-Q67):

### 質問 # 62

A client is upset because their premium increased significantly even though they have had no claims. How should the Broker handle this situation to maintain the relationship?

- A. Tell the client that they have no control over rates and that the client should speak to the insurance company directly.
- B. Advise the client to cancel their policy immediately to protest the increase.
- C. Offer a discount from the Broker's own commission to appease the client.
- D. Explain the market factors (e.g., "Hard Market," inflation in repair costs) and offer to conduct a "market search" to see if a more competitive rate is available.

正解: D

解説:

This question tests the Relationship Management and Consulting and Advising competencies. A broker's value lies in their role as an intermediary and a market expert who provides context and solutions during difficult "Hard Market" cycles.

Under the RIBO Code of Conduct, a broker must be "candid and honest." Option B is the professional standard because it combines Education with Action. The broker should explain that premiums are driven by macro-economic factors (like the rising cost of parts/labor and the frequency of catastrophic weather events) rather than just the individual's claim history. This helps the client understand that the increase is not a

"penalty" but a reflection of the rising cost of risk.

Furthermore, the broker fulfills their duty by offering a "Market Search" (Remarket). This demonstrates that the broker is working for the client, not the insurer. Choosing Option D (commission rebating) is strictly prohibited as professional misconduct under Regulation 991, Section 15. Option A is a failure of Professionalism, as the broker is abdicating their responsibility to provide service.

The RIBO Level 1 Blueprint emphasizes that high-quality Consulting and Advising can turn a negative interaction into an opportunity to demonstrate the broker's expertise. By managing the client's expectations through clear Information Management and a proactive search for better rates, the broker strengthens the Broker-Client Relationship and ensures long-term client retention.

### 質問 # 63

When determining the actual cash value of a building, which factors is NOT taken into consideration?

- A. The ownership of the building
- B. The resale value of the building.
- C. The normal life expectancy of the building.
- D. The condition of the building immediately before the damage occurred.

正解: A

解説:

The determination of Actual Cash Value (ACV) is a fundamental concept in the Risk Identification and Assessment competency.

ACV is typically defined as the cost to replace the property with like kind and quality, minus depreciation. Depreciation is calculated based on several objective factors that reflect the property's physical and economic state at the time of the loss.

Standard factors in an ACV calculation include:

\* The Condition of the building: Whether the property was well-maintained or in a state of disrepair significantly impacts its value.

\* Normal Life Expectancy: Every building component (roof, HVAC, structure) has a projected lifespan, which is used to determine the rate of depreciation.

\* Resale/Market Value: In some jurisdictions and contexts, the market value can provide a "sanity check" or a ceiling for ACV, ensuring the insured does not profit from the loss (the Principle of Indemnity).

However, the ownership of the building is entirely irrelevant to its physical value. Whether the building is owned by a corporation, a sole proprietor, or a family does not change the cost of the materials or the amount of wear and tear the structure has sustained. The RIBO Level 1 Blueprint requires brokers to understand that insurance is intended to indemnify the interest in the property, but the valuation of the physical asset itself is based on its material characteristics. By identifying that ownership is not a valuation factor, the broker demonstrates a clear understanding of the Principle of Indemnity, which seeks to return the insured to the same financial position they were in prior to the loss—no better and no worse.

#### 質問 # 64

Your client has been renting a house and carries a Tenants Comprehensive policy through your office. They are getting married soon and has just bought a house into which they will soon move. Which of the following actions should you NOT do?

- A. Use a Home Calculator to estimate the replacement cost of the house.
- B. Cancel their Tenant policy and re-write their insurance as a Homeowners policy.
- C. Endorse their Tenants policy to show the new address and add building coverage in the amount of the purchase price of the house.
- D. Check into the security arrangements in the house as it may affect the premium to be charged.

正解: C

#### 質問 # 65

A building worth \$500,000 is insured for \$300,000 with a 90% co-insurance clause. A fire causes \$200,000 damage. How much does the insurer pay?

- A. \$122,222.22
- B. \$133,333.33
- C. \$200,000
- D. \$100,000

正解: B

解説:

This question tests the Critical and Analytical Thinking competency through a mathematical application of the Co-insurance Clause, a fundamental concept in commercial and some personal property insurance. The purpose of the co-insurance clause is to encourage the insured to maintain adequate limits of insurance relative to the value of the property. If the insured fails to meet the required percentage, they become a "co-insurer" and must share in the loss.

The formula for co-insurance is:  $(\text{Amount of Insurance Carried} / \text{Amount of Insurance Required}) \times \text{Amount of Loss} = \text{Claim Payment}$ .

In this scenario:

- \* Value of building: \$500,000.
- \* Required amount (90%):  $\$500,000 \times 0.90 = \$450,000$ .
- \* Amount carried (Did): \$300,000.
- \* Amount required (Should): \$450,000.
- \* Loss: \$200,000.

Calculation:  $(\$300,000 / \$450,000) \times \$200,000 = (2/3) \times \$200,000 = \$133,333.33$ .

The RIBO Level 1 Blueprint emphasizes that brokers must not only perform this calculation but also explain the implications of underinsurance to their clients during the Consulting and Advising phase. By failing to insure the building for at least \$450,000, the client has suffered a penalty of \$66,666.67 on a \$200,000 loss. A broker's ability to identify this risk and assess the correct replacement cost value is vital to avoiding Errors and Omissions (E&O). This calculation demonstrates the practical application of property valuation and the contractual consequences of failing to maintain insurance to value, ensuring the broker provides a professional assessment of the client's financial exposure.

#### 質問 # 66

Who is a Broker NOT permitted to pay a referral fee to?

- A. A mortgage Broker.
- B. A life insurance Agent/Broker.
- C. A car salesperson.
- D. A realtor.

正解: C

解説:

Under the Registered Insurance Brokers Act (RIB Act) and Ontario Regulation 991, Section 15, strict guidelines govern the sharing of commissions and the payment of referral fees. The primary intent of these regulations is to maintain the professional independence of the broker and to protect the public from "tied selling" or unethical solicitation practices. A broker is permitted to pay a referral fee only to individuals who are licensed under the RIB Act or those licensed under other specific financial regulatory frameworks,

such as the Insurance Act (Life Agents) or the Real Estate and Business Brokers Act, provided that the referral does not violate the rules of those respective bodies and is fully disclosed.

A car salesperson is strictly prohibited from receiving such fees because they are not licensed to provide insurance advice, and such an arrangement creates a significant conflict of interest. This type of "kickback" could incentivize the salesperson to pressure a consumer into a specific insurance product for personal financial gain rather than the consumer's best interest. According to the RIBO Code of Conduct, brokers must remain candid and honest, ensuring that their recommendations are based solely on the client's needs.

Engaging in referral fee payments to unlicensed persons in the automotive industry constitutes professional misconduct. The RIBO Blueprint emphasizes that a Level 1 broker must demonstrate knowledge of these boundaries to ensure the integrity of the profession and to prevent the exploitation of consumers at the point of sale. Maintaining a clear separation between the sale of a physical good (the car) and the procurement of a financial contract (insurance) is a fundamental regulatory requirement in Ontario.

## 質問 # 67

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まだIICのRIBO-Level-1認定試験を悩んでいますかこの情報の時代の中で専門なトレーニングを選択するのと思っていますか？ 良いターゲットのトレーニングを利用すれば有効で君のIT方面の大量の知識を補充できます。IICのRIBO-Level-1認定試験「RIBO Level 1 Entry-Level Broker Exam」により準備ができて、試験に穏やかな心情をもって扱うことができます。PassTestの専門家が研究された問題集を利用してください。

**RIBO-Level-1テスト模擬問題集:** <https://www.passtest.jp/IIC/RIBO-Level-1-shiken.html>

お客様は試験に合格する可能性を高めるために、弊社は本当テスト環境を模擬するRIBO-Level-1テスト模擬問題集学習資料のソフト版を設計し、あなたは同じ環境で我々のRIBO-Level-1テスト模擬問題集 - RIBO Level 1 Entry-Level Broker Exam試験問題集を練習するのを許します、レビューのすべての段階で、RIBO-Level-1練習準備はあなたを満足させます、PassTest RIBO-Level-1テスト模擬問題集が提供した問題と解答はIT領域のエリートたちが研究と実践を通じて開発されて、十年間過ぎのIT認証経験を持っています、弊社はユーザーの体験を重要なことにするし、10年前より我々のRIBO-Level-1試験準備問題の品質を向上させ、顧客がそれに満足し、今日それを実現できると考えています、したがって、割引を随時提供しており、1年後にRIBO-Level-1の質問と回答を2回目に購入すると、50%の割引を受けることができます。

まさかオレの魔導全般が使えないんじゃ、その言葉はまるでなにか自分に言い聞かせているようだった、お客RIBO-Level-1様は試験に合格する可能性を高めるために、弊社は本当テスト環境を模擬するRIBO Insurance Broker学習資料のソフト版を設計し、あなたは同じ環境で我々のRIBO Level 1 Entry-Level Broker Exam試験問題集を練習するのを許します。

## 素晴らしいRIBO-Level-1認証資格一回合格-認定するRIBO-Level-1テスト模擬問題集

レビューのすべての段階で、RIBO-Level-1練習準備はあなたを満足させます、PassTestが提供した問題と解答はIT領域のエリートたちが研究と実践を通じて開発されて、十年間過ぎのIT認証経験を持っています、弊社はユーザーの体験を重要なことにするし、10年前より我々のRIBO-Level-1試験準備問題の品質を向上させ、顧客がそれに満足し、今日それを実現できると考えています。

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- RIBO-Level-1資料的中率 ☐ RIBO-Level-1全真模擬試験 ☐ RIBO-Level-1模擬問題 ☐ ⇒ [www.passtest.jp](http://www.passtest.jp) ⇐を入力して[ RIBO-Level-1 ]を検索し、無料でダウンロードしてくださいRIBO-Level-1日本語対策問題集
- RIBO-Level-1無料ダウンロード ☐ RIBO-Level-1参考書 ☐ RIBO-Level-1日本語対策問題集 ☒ [www.goshiken.com](http://www.goshiken.com) ☒を入力して☐ RIBO-Level-1 ☐を検索し、無料でダウンロードしてくださいRIBO-Level-1関連日本語版問題集
- RIBO-Level-1参考書 ☐ RIBO-Level-1日本語対策問題集 ☐ RIBO-Level-1模擬練習 ☐ ウェブサイト“[www.passtest.jp](http://www.passtest.jp)”から☐ RIBO-Level-1 ☐を開いて検索し、無料でダウンロードしてくださいRIBO-Level-1模擬問題
- 高質量のRIBO-Level-1認定試験、あなたの試験準備の最善選択 ☐ 今すぐ[ [www.goshiken.com](http://www.goshiken.com) ]で➤ RIBO-Level-1 ☐を検索し、無料でダウンロードしてくださいRIBO-Level-1最新受験攻略
- RIBO-Level-1全真模擬試験 ☐ RIBO-Level-1模擬練習 ☐ RIBO-Level-1関連日本語版問題集 ☐ { [www.japancert.com](http://www.japancert.com) }で☐ RIBO-Level-1 ☐を検索し、無料でダウンロードしてくださいRIBO-Level-1無料ダウンロード

