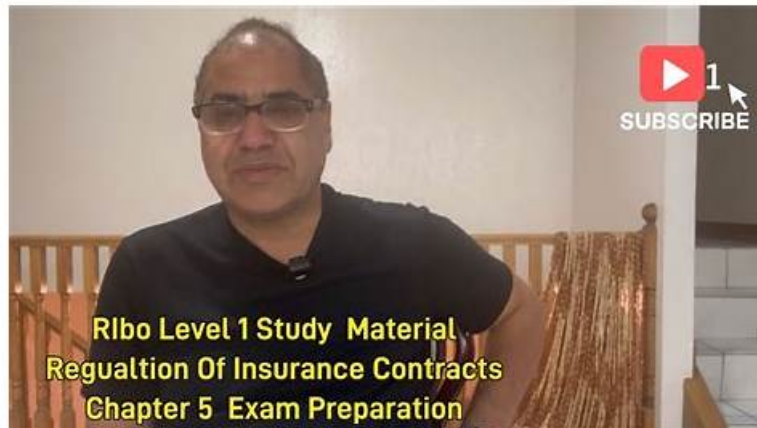


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IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q202-Q207):

NEW QUESTION # 202

Which statement accurately describes the consequences of a driver being excluded from an automobile policy using the OPCF 28A (Excluded Driver) endorsement?

- A. The insurer is still required to provide a legal defense for the excluded driver in a lawsuit.
- B. The vehicle is covered for fire and theft even if the excluded driver is behind the wheel.
- C. The excluded driver will not receive coverage for "most Accident Benefits" if they are injured while driving the insured vehicle.
- D. The excluded driver is still covered for \$200,000 in liability if they drive in an emergency.

Answer: C

Explanation:

The OPCF 28A (Excluded Driver) is a severe legal endorsement used to manage high-risk drivers within a household. Under the Legal and Regulatory Compliance and Insurance Product Knowledge competencies, a broker must understand that this form effectively makes the vehicle "uninsured" whenever the excluded person is driving it.

According to the RIBO Level 1 Blueprint, the 28A is a signed agreement between the owner and the excluded driver stating they will never drive the vehicle. If they do, the policy provides zero liability coverage, zero property damage coverage, and zero duty to

defend (Option D is false). Crucially, the endorsement explicitly states that the excluded driver will not receive "most Accident Benefits" (Option B). While they might remain eligible for minimal funeral or death benefits in some cases, the bulk of the SABS (income replacement, medical, rehab) is void.

The broker's role in Consulting and Advising is to warn the client that an excluded driver caught behind the wheel-even in an emergency (Option A is false)-is considered to be driving without insurance, which carries a minimum fine of \$5,000 and the potential seizure of the vehicle under the Compulsory Automobile Insurance Act. This technical precision is essential for Risk Identification and Assessment. The broker must ensure both the owner and the driver sign the form, acknowledging they are "personally liable" for any damages. This scenario highlights the broker's ethical duty to provide "full and fair disclosure" of the massive risks associated with excluding a driver to save on premium costs.

NEW QUESTION # 203

A broker is contacted by a third-party marketing firm that wants to buy the brokerage's client list (names, addresses, and phone numbers) to send out promotional flyers for home security systems. According to PIPEDA and the RIBO Code of Conduct, what is the broker's primary obligation?

- A. Refuse to share the information unless the brokerage has obtained "meaningful and express consent" from each individual client for this specific purpose.
- B. Share only the names and addresses, as phone numbers are the only "private" part of the data.
- C. Share the list only if the marketing firm agrees to keep the data confidential.
- D. Sell the list as long as the revenue is used to lower client premiums.

Answer: A

Explanation:

This question addresses Privacy and Confidentiality, which are core components of the Information Management and Professionalism, Integrity, and Ethics competencies. Brokers in Ontario are subject to the Personal Information Protection and Electronic Documents Act (PIPEDA), which governs how personal information is collected, used, and disclosed in commercial activities.

Under the RIBO Level 1 Blueprint, a broker must understand that a client provides their personal information to the brokerage for the specific purpose of procuring insurance. Using that data for a secondary purpose (like a third-party marketing list) requires Express Consent (Option B). This means the client must be clearly informed and must "opt-in" to having their data shared.

The RIBO Code of Conduct (Regulation 991) also mandates that a broker must hold in strict confidence all information acquired in the course of their professional relationship. Selling or sharing a client list without consent is a severe breach of trust and a violation of federal law. Option C is incorrect because

"confidentiality agreements" between the firms do not supersede the client's right to control their own data.

Option D is incorrect because names and addresses are absolutely considered "personally identifiable information" (PII).

The RIBO Competency Profile emphasizes that brokers must act as "data stewards." In the modern era of high-profile data breaches, demonstrating a commitment to Cybersecurity and Privacy is essential for maintaining Relationship Management with the public. A Level 1 broker must ensure that the brokerage's

"Privacy Policy" is transparent and that all client files are managed in a way that respects the legal rights of the consumer.

NEW QUESTION # 204

A Broker uses various digital applications including email, a Customer Relationship Management (CRM) system, and an instant messaging tool to manage client interactions throughout the day. Which is the MOST effective way to organize and prioritize client tasks using digital tools?

- A. Relying solely on memory to manage client interactions.
- B. Listing tasks on paper notes.
- C. Using the CRM system to set reminders for follow-ups.
- D. Using email folders and flags to track and prioritize client follow-ups.

Answer: C

Explanation:

The correct answer is B because a CRM system is specifically designed to organize client activity, track outstanding work, and prioritize follow-ups in one centralized record. Using CRM reminders is more effective than relying only on email folders because reminders are tied directly to the client file, helping the broker manage deadlines, renewal activity, service requests, and sales opportunities in a consistent and traceable way.

Option A can still be helpful, but email flags are usually only one part of a broader workflow and are less reliable than a structured

CRM task system. Option C is not the most effective digital method because handwritten notes are harder to track, share, secure, and audit. Option D is clearly inappropriate because relying on memory creates a high risk of missed follow-ups, inconsistent service, and potential errors and omissions.

From a RIBO perspective, brokers are expected to act with diligence, organization, and professionalism when managing client files and communications. A good CRM process supports accurate documentation, timely follow-up, and better client service. It also helps demonstrate proper record handling if a question later arises about what was discussed, when contact was made, or what action was promised. For exam purposes, the best answer is the tool that most directly supports organized, timely, and accountable client task management : the CRM reminder function .

NEW QUESTION # 205

A homeowner's policy provides "Personal Liability" coverage. How does this differ from "Premises Liability"?

- A. Premises Liability is a mandatory auto coverage, while Personal Liability is optional for homeowners.
- B. Personal Liability only covers family members, while Premises Liability covers guests and strangers.
- C. Personal Liability covers the insured's legal responsibility for their actions anywhere in the world, whereas Premises Liability only covers the specific location listed on the policy.
- D. There is no difference; the terms are used interchangeably in all insurance contracts.

Answer: C

Explanation:

This question clarifies the scope of Section II - Liability in a standard habitational policy. In the RIBO Level 1 Blueprint, a broker must distinguish between the broad nature of personal liability and the localized nature of premises-related risks.

Personal Liability (Coverage E) is "floater" style coverage. It follows the "insured" (as defined in the policy) and protects them against legal liability for bodily injury or property damage arising out of their personal, non- business activities anywhere in the world. For example, if an insured is golfing in Scotland and accidentally hits someone with a ball, their Ontario homeowners' policy will respond. Premises Liability, while a component of the personal liability section, specifically addresses the legal responsibility of the insured as an occupier of the land. This covers "slips and falls" or injuries caused by the condition of the property (e.g., an icy sidewalk or a loose railing). Unlike the global nature of personal liability, the premises risk is tied to the insured location described on the declaration page.

The RIBO Competency Profile emphasizes that a broker must explain this "global" protection to the client during Consulting and Advising. This is a major value proposition of a homeowners or tenants policy.

Understanding this distinction is vital for Risk Assessment and Classification, as it ensures the broker can correctly identify gaps-for example, if a client owns a seasonal cottage, they need a separate premises liability extension for that specific secondary location, even though their primary personal liability follows them there. This technical precision ensures the client is protected for both their "actions" and their "ownership /occupation" of property.

NEW QUESTION # 206

Stanley recently moved back to Ontario after living abroad for two years. He purchased a vehicle and is asking his Broker for insurance quotes. One insurance company's quote is favourable but the company prefers not to insure Stanley because of the gap in his insurance history. What should the Broker do to act within the scope of his agreement with the insurance company?

- A. Discuss the risk with the insurer's underwriter for binding approval and then submit the completed application to the insurer.
- B. Submit the application without the driving gap as this will get Stanley the best rate.
- C. Obtain approval for the risk from the Principal Broker for approval and then submit the completed application to the insurer.
- D. Discuss the risk with colleagues first and then submit the completed application to the insurer.

Answer: A

Explanation:

This question tests a broker's understanding of Binding Authority and the Agency Agreement between the brokerage and the insurer. In Ontario, while the "Take-All-Comers" (TAC) rule generally requires insurers to provide a quote to all eligible risks, a broker's individual authority to "bind" (instantly start) a policy is governed by specific underwriting guidelines. A gap in insurance history is often a criterion that falls outside of a broker's standard "automatic" binding authority.

To remain in Legal and Regulatory Compliance, a broker must never exceed the authority granted by the insurer. If an applicant does not meet the standard criteria (like a two-year gap), the broker must refer the file to a company underwriter. Discussing the risk

with the underwriter allows the broker to explain the context of the gap (e.g., living abroad) and obtain specific binding approval. This ensures the policy is valid from the moment of inception. Choosing option D would constitute fraudulent misrepresentation, a severe breach of the RIB Act and the RIBO Code of Conduct (Ontario Regulation 991), which could lead to the revocation of the broker's license. The RIBO Competency Profile emphasizes that a Level 1 broker must recognize the limits of their professional capacity and use appropriate communication channels with insurers to ensure that every risk is accurately disclosed and properly authorized, thereby protecting the brokerage from liability and the client from having a voided policy.

NEW QUESTION # 207

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