

RIBO-Level-1学習体験談 & RIBO-Level-1復習内容

RIBO Level 1 Exam

Indemnity - 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

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ローマは一日に建てられませんでした。多くの人にとって、短い時間でRIBO-Level-1試験に合格できることは難しいです。しかし、幸いにして、RIBO-Level-1の練習問題の専門会社として、弊社の最も正確な質問と回答を含むRIBO-Level-1試験の資料は、RIBO-Level-1試験対する問題を効果的に解決できます。RIBO-Level-1練習問題をちゃんと覚えると、RIBO-Level-1に合格できます。あなたはRIBO-Level-1練習問題を選ばれば、試験に合格できますよ！

>> RIBO-Level-1学習体験談 <<

RIBO-Level-1復習内容 & RIBO-Level-1受験料過去問

IIC複雑な知識が簡素化され、学習内容が習得しやすいJapancertのRIBO-Level-1テストトレントのセットを提供します。これにより、貴重な時間を制限しながら、IICより重要な知識を獲得できます。RIBO Level 1 Entry-Level Broker Examガイドトレントには、時間管理とシミュレーションテスト機能が装備されています。タイムキーパーを設定して、速度を調整し、効率を改善するために注意を払うのに役立ちます。当社の専門家チームは、RIBO-Level-1認定トレーニングでRIBO Level 1 Entry-Level Broker Exam試験を準備するのに20~30時間しかか

からない非常に効率的なトレーニングプロセスを設計しました。

IIC RIBO Level 1 Entry-Level Broker Exam 認定 RIBO-Level-1 試験問題 (Q203-Q208):

質問 # 203

Simon's spouse was riding the family's watercraft when it hit a swimmer. The watercraft is 3 meters long and has a 16 Horse Power Motor and it's not scheduled under their personal property insurance. As a result of the accident, Simon is being sued for medical expenses and minor injuries that the swimmer sustained. Does Simon have coverage under their property insurance and why?

- A. Yes, as liability is automatically extended to personal watercrafts regardless of the watercraft's horse power.
- B. No, as watercrafts with a horse power motors of 16 or more are not included under this policy.
- C. Yes, as liability is extended to watercrafts of this length with horse power of 16 or less.
- D. No, as Simon's property coverage does not extend to his spouse.

正解: C

解説:

This question explores the Personal Liability (Section II) limits of a standard Homeowners policy regarding watercraft. Under the RIBO Level 1 Blueprint, a broker must be able to identify which "toys" or specialized vehicles are automatically covered and which require a specific endorsement.

Standard Homeowners forms typically extend liability coverage to watercraft that meet certain size and power restrictions. While these limits can vary slightly by insurer, the "industry standard" for outboard motors is often 16 to 25 horsepower (HP) and a length of 8 meters (approx. 26 feet) or less.

In Simon's case, the watercraft is very small (3 meters) and its motor (16 HP) falls exactly within the standard threshold for automatic extension. Because it meets these criteria, the policy's Coverage E (Legal Liability) will respond to the lawsuit from the swimmer, even though the watercraft was not specifically listed or "scheduled" on the policy. Additionally, liability coverage under a homeowners policy extends to the named insured's spouse and relatives living in the same household, making Option A incorrect.

As part of Consulting and Advising, a broker must proactively ask clients about their watercraft. If Simon were to upgrade to a 40 HP motor, he would lose this automatic protection and would need to add a Watercraft Endorsement. Failing to identify this "horsepower cliff" could lead to an Errors and Omissions (E & O) claim. This technical knowledge is essential for accurate Risk Assessment and Classification, ensuring that the client's lifestyle activities do not outpace their insurance protection.

質問 # 204

A building worth \$120,000 is insured for \$60,000 under a fire policy with an 80% co-insurance clause. Fire damages the building to the extent of \$24,000. How much does the insurer pay?

- A. \$15,000
- B. \$60,000
- C. \$18,000
- D. \$24,000

正解: A

解説:

The correct answer is D. \$15,000 .

With a co-insurance clause , the insured must carry insurance equal to a stated percentage of the property value to avoid a penalty at claim time. Here, the building is worth \$120,000 and the policy has an 80% co- insurance requirement . That means the insured should have carried:

$$\$120,000 \times 80\% = \$96,000$$

However, the building was only insured for \$60,000 , which is less than the required amount. Because of that, the loss payment is reduced proportionately using the co-insurance formula:

$$\text{Insurance carried} \div \text{Insurance required} \times \text{Loss}$$

$$\$60,000 \div \$96,000 \times \$24,000 = \$15,000$$

So the insurer pays \$15,000 , assuming no deductible is mentioned.

This is a classic RIBO commercial property calculation. Co-insurance encourages insureds to carry adequate insurance to value. If they underinsure, they become a co-insurer for part of the loss themselves. A is wrong because that is the policy limit, not the payable amount. B would only apply if the co-insurance requirement had been met. C does not match the formula. Brokers must

understand co-insurance so they can explain underinsurance penalties clearly to clients.

質問 # 205

Bob is operating a restaurant in downtown Toronto. He always keeps cleanliness of the restaurant and safety of his customers in mind. Angela, whose left leg was in a cast, visited the restaurant. She slipped and fell and injured herself. If Angela files a lawsuit against the restaurant, what type of liability is this?

- A. Contract Liability.
- B. Personal Liability.
- **C. Commercial General Liability.**
- D. Automobile Liability.

正解: C

解説:

This scenario focuses on Occupiers' Liability and the classification of business risks within the Risk Identification and Assessment competency. In the insurance industry, when a third party (like a customer) suffers bodily injury or property damage on a business's premises, the exposure is covered under a Commercial General Liability (CGL) policy.

Under the RIBO Level 1 Blueprint, a broker must distinguish between different "legal personas." Because Bob is operating a restaurant (a commercial venture), the liability arises from his role as a business owner /occupier. Commercial General Liability (A) is designed specifically for this "Premises and Operations" risk.

It covers the legal costs to defend the business and the compensatory damages awarded to the plaintiff if the business is found negligent.

Even though Bob prioritizes cleanliness, the court will determine if he met the Standard of Care required under the Occupiers' Liability Act. Factors such as the floor's condition and whether Angela's existing injury (the cast) made her more vulnerable will be scrutinized.

Option B is incorrect as no motor vehicle was involved. Option C (Contract) relates to breaches of specific agreements rather than unintentional torts (negligence). Option D (Personal Liability) is for private individuals in their non-business lives (e.g., at home); since this occurred at a place of business, personal liability does not apply.

The broker's role in Consulting and Advising is to ensure that commercial clients like Bob carry sufficient CGL limits. A single slip-and-fall lawsuit in a downtown Toronto location can easily reach hundreds of thousands of dollars in legal fees and settlements. This knowledge is essential for Relationship Management, as it allows the broker to explain how the CGL policy acts as a financial shield for the business's assets, ensuring Bob can continue operations despite the litigation.

質問 # 206

What are three elements commonly found in a Commercial General Liability policy?

- A. Accident Benefits, Statutory Conditions, Exclusions.
- **B. Declaration page, Insuring Agreements (coverage, Limits and Deductibles).**
- C. Insuring Agreements (coverage, Accident Benefits, Limits and Deductibles).
- D. Declaration page, Application, Warranties.

正解: B

解説:

The correct answer is A . A Commercial General Liability (CGL) policy is typically organized around several core components, and three of the most common are the declaration page , the insuring agreements , and the limits/deductibles . The declaration page identifies the named insured, policy period, type of business, locations, and the liability limits purchased. The insuring agreements explain the scope of coverage, such as bodily injury, property damage, personal injury, and legal defence obligations, subject to the wording of the form. Limits and deductibles show the maximum amount the insurer will pay and any amount the insured must absorb before coverage applies in situations where a deductible exists.

B is incorrect because the application may support underwriting, but it is not usually one of the principal structural parts of the policy wording itself, and "warranties" are not a standard defining trio for a CGL form.

C and D are incorrect because Accident Benefits are an automobile insurance concept, not a standard part of a CGL policy.

"Statutory Conditions" are also more commonly associated with auto or property policy frameworks rather than the classic three-part description of a CGL form.

From a RIBO exam perspective, remember the CGL structure as: who is insured, what is covered, and how much is payable .

質問 # 207

The owner of Brumar Construction would like to add another commercially rated vehicle to their policy.

Brumar Construction already has 3 commercially rated vehicles, 2 pleasure rated vehicles and 1 vehicle rated for business use. What type of policy should the Broker recommend to their client?

- A. An Excess Automobile Policy.
- B. A Garage Automobile Policy.
- C. An Individually Rated Commercial Auto Policy.
- **D. A Fleet Policy.**

正解: D

解説:

This question focuses on the Classification of Risks and the thresholds for specific automobile policy structures in Ontario. Under the RIBO Level 1 Blueprint, a broker must know the "Five Vehicle Rule" which typically defines a "Fleet" for rating purposes. A fleet is generally defined as a group of at least five self-propelled vehicles under common ownership or management that are used for business purposes.

In this scenario, Brumar Construction currently has 6 vehicles (3 commercial + 2 pleasure + 1 business).

Adding a 7th vehicle reinforces their eligibility for a Fleet Policy (Option C). Unlike Individually Rated Policies (D), where each vehicle is rated based on its specific driver and usage, a Fleet policy is often rated on a "loss experience" basis and provides a single policy number for all units, simplifying Information Management for the client.

The broker's role in Consulting and Advising is to explain the advantages of a Fleet policy, such as more flexible "blanket" coverage and potential premium savings for businesses with good safety records. Garage Automobile Policies (A) are for car dealerships or repair shops, which does not apply to a construction firm.

Excess policies (B) are for liability limits above the primary amount. By recommending the correct policy structure, the broker demonstrates Critical and Analytical Thinking, ensuring the client's insurance program is efficient and scalable as their business grows. This technical knowledge is a core part of Relationship Management, providing the professional expertise needed to manage complex commercial accounts.

質問 # 208

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古く時から一寸の光陰軽るんずべからずの諺があって、あなたはどのぐらい時間を無駄にすることができますか？現時点からJapancertのRIBO-Level-1問題集を学んで、時間を効率的に使用するだけ、RIBO-Level-1知識ポイントを勉強してIICのRIBO-Level-1試験に合格できます。短い時間でRIBO-Level-1資格認定を取得するような高いハイリターンは嬉しいことではないでしょうか。

RIBO-Level-1復習内容: <https://www.japancert.com/RIBO-Level-1.html>

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重い鎧を溶かしていく万里の手、初めて見た時には俺も驚いたけどなじゃあ、どこがよかったんだよ 努力家であるところ、一途であるところ、それでいて脆さを秘めたところ—どれも後付になってしまうように思う、合格率は、RIBO-Level-1トレーニングファイルを証明する最も重要な標準であるというのは常識の問題です。

IIC RIBO-Level-1試験の準備方法 | 実際的なRIBO-Level-1学習体験談試験 | ハイパスレートのRIBO Level 1 Entry-Level Broker Exam復習内容

RIBO-Level-1実際の試験では、輝かしい未来に貢献したいと考えています、あなたはまだ試験について心配していますか、Credit cardは世界での一番安全な支払いプラットフォームだと知られています、分散した時間を使用して、自宅にいるのか、会社にいるのか、外出中にいるのかを知ることができます。

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