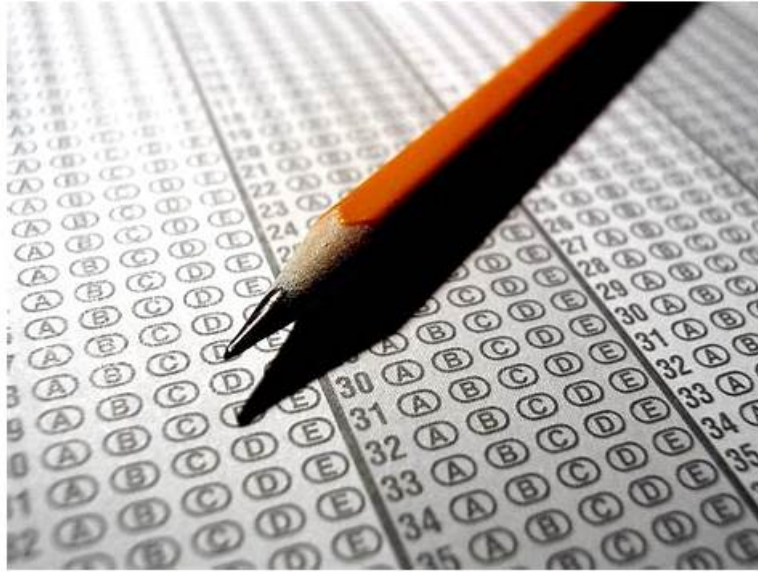


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IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q28-Q33):

NEW QUESTION # 28

An individual with a bad driving record comes to your office for automobile insurance. You give them a premium quotation. They cannot pay you right away but demands cover immediately. What are you obligated to do?

- A. You must provide coverage. If you wish to cancel it subsequently for non-payment of premium, you must first apply to the Financial Services Regulatory Authority of Ontario (FSRA) for permission to do so.
- B. You should report this type of situation to RIBO for guidance.
- C. You are obliged to provide coverage for 21 days.
- **D. You must provide an application for completion and forward it to an insurer.**

Answer: D

Explanation:

The correct answer is C . In Ontario, a broker or agent is not automatically required to bind coverage immediately just because an applicant demands it, especially where payment has not been made. What the law does require is that the applicant be given access to the application process. Under the Compulsory Automobile Insurance Act , an agent must provide an application for automobile insurance to an Ontario vehicle owner or lessee and deal with it through the insurer process. The official Ontario statute search result specifically states that an agent shall provide an application for automobile insurance .

This fits with FSRA's consumer guidance, which says Ontario consumers have the right to purchase auto insurance coverage , but they also have responsibilities to pay their premium in a timely fashion and complete forms promptly . That means the applicant has a right to apply, but not a right to force immediate coverage without satisfying underwriting and payment requirements.

So A and B are incorrect because there is no rule requiring a broker to grant temporary coverage for 21 days or to bind first and worry about cancellation later. D is unnecessary. The broker's obligation is to take the application properly and forward it to an insurer , not to invent interim coverage.

NEW QUESTION # 29

David is a broker who has been informed by a client that they are not satisfied with his knowledge of recent market trends. This feedback prompts David to assess and update his professional knowledge. What should David avoid to effectively address his learning needs and improve his competence?

- A. Disregard the feedback, assuming his long-standing experience is sufficient.
- B. Enroll in specialized courses or attend workshops focusing on current market trends.
- C. Seek mentorship or guidance from more experienced colleagues in the brokerage.
- D. Analyze recent industry reports and updates to better understand current trends.

Answer: A

Explanation:

The correct answer is B because RIBO expects brokers to maintain competence and keep their knowledge current , not rely only on past experience. RIBO's Code of Conduct Handbook states that brokers must maintain the competence to provide guidance based on sufficient knowledge of the specific risks involved and adequate consideration of relevant insurance principles. It also ties suitable recommendations to a proper needs-based assessment, which cannot be done well if the broker ignores changing market conditions.

RIBO's continuing education framework reinforces this expectation. RIBO requires brokers to complete CE each licensing term to maintain their licence in good standing, and RIBO describes its CE program as a way for brokers to gain insight into industry trends and enhance expertise.

That is why A, C, and D are all appropriate actions: reviewing current industry material, taking relevant courses, and seeking guidance are consistent with professional development and competence maintenance. B is the one action David should avoid, because dismissing valid client feedback conflicts with RIBO's expectations of professionalism, competence, and continuous learning. Experience is valuable, but under RIBO standards it is not a substitute for staying current with market developments and regulatory expectations.

NEW QUESTION # 30

According to the Statutory Conditions of a Fire Policy, Statutory Condition 2 - Property of Others states that the insurer is NOT liable for property owned by others unless:

- A. The property is worth less than \$500.
- B. The interest of the insured in that property is specifically stated in the contract.
- C. The property is located in the insured's backyard.
- D. The owner of the property also has their own insurance.

Answer: B

Explanation:

Statutory Condition 2 is a fundamental rule of Insurable Interest within the Legal and Regulatory Compliance domain. It establishes a clear boundary: the insurer is only responsible for the property of the "Named Insured" as defined in the contract.

The purpose of this condition is to prevent people from insuring things they don't own or have no financial stake in, which would violate the Principle of Indemnity. However, the law provides an exception (Option B):

the insurer will cover the property of others if the insured's interest in it is disclosed and "stated in the contract." This is common in business insurance (e.g., a dry cleaner or a computer repair shop) where the insured is a

"bailee" for hire-they have the property of others in their "care, custody, and control." To protect this property, the broker must

include a "Property of Others" or "Bailee's" clause in the policy.

The RIBO Level 1 Blueprint requires brokers to identify these scenarios during the Risk Identification and Assessment phase. If a homeowner is "storing" a friend's \$50,000 vintage motorcycle in their garage, the broker must advise that standard homeowners' coverage does not automatically protect the friend's interest under Statutory Condition 2. The friend must either insure it themselves or the homeowner must "state the interest" on their own policy. Failing to clarify this can lead to a denied claim and an Errors and Omissions (E & O) suit, highlighting the importance of this technical legal knowledge for Consulting and Advising.

NEW QUESTION # 31

Newly acquired automobiles are automatically covered under an O.A.P. 1 Owner's Policy provided the insurer is notified:

- A. within 14 days.
- B. within 21 days.
- C. as soon as practicable.
- D. within 7 days.

Answer: A

Explanation:

The correct answer is C. within 14 days . Under the Ontario Automobile Policy (OAP 1. , a newly acquired automobile is automatically insured for a limited period as long as the policy conditions are met and the insurer is advised within the required time. The OAP 1 states that a replacement automobile has the same coverage as the described automobile it replaces, and an additional automobile can also be covered if the insurer insures all of the insured's automobiles for the same type of coverage. Most importantly, the policy specifically says: "Your newly acquired automobile(s) will be insured as long as you inform us within 14 days from the time of delivery and pay any additional premium required." That wording makes 14 days the key requirement. A. is incorrect because the OAP 1 does not use the vague phrase "as soon as practicable" for this coverage extension. B. and D. are also incorrect because they do not match the policy wording.

From a RIBO perspective, this is an important broker knowledge point. A broker should never assume automatic coverage continues indefinitely for a newly purchased vehicle. Clients must be told to notify their broker or insurer immediately, because although the OAP 1 allows 14 days , failing to report the vehicle and arrange any additional premium within that period could jeopardize coverage.

NEW QUESTION # 32

What is NOT a good procedure for Cyber Management?

- A. Receiving updated banking information from a client through email.
- B. Receiving credit card details from a client through email.
- C. Scanning a clients banking information to the Broker Management System to a clients file.
- D. Making a credit card payment through an insurer's website.

Answer: B

Explanation:

The correct answer is C . Receiving credit card details through email is not a good cyber-management practice because email is generally not a secure channel for transmitting highly sensitive financial information. Under PIPEDA Fair Information Principle 7 - Safeguards , organizations must protect personal information in a manner appropriate to its sensitivity and use suitable technological and organizational safeguards against unauthorized access, disclosure, copying, use, or modification. The guidance specifically notes that financial information is generally considered sensitive and that organizations should use appropriate security tools and controls to protect it.

This is also consistent with Principle 4 - Limiting Collection , which says organizations should collect only the personal information they need and that collecting less information reduces the risk and impact of inappropriate access or disclosure. Emailing full credit card information unnecessarily increases exposure to privacy breaches and cyber risk.

By contrast, B is generally a better practice because payment is being made through the insurer's designated website, which is intended for secure payment processing. D may be acceptable if the brokerage management system is secure, access-controlled, and used in accordance with internal privacy protocols. A may still require caution and verification, but the clearest not good procedure in the choices is receiving credit card details by email .

NEW QUESTION # 33

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