

RIBO-Level-1考古題分享|高通過率|100%通過RIBO Level 1 Entry-Level Broker Exam考試

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 - answerThe sum of money paid by a person to an insurance company in exchange for an insurance policy

RIBO - Registered Insurance Brokers of Ontario - answerA 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 - answerFinancial loss occurs when owned property is lost or damaged

Liability risk - answerWhen a person's negligent actions result in injury to others or damage to another's property

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最熱門的RIBO-Level-1認證考試是能夠改變您生活的IT認證考試，獲得IIC RIBO-Level-1證書的IT專業人員的薪水要比沒有獲得證書的員工高出很多倍，他們的上升空間也很大，能帶來更好的工作機會。不要因為準備IIC RIBO-Level-1而浪費過多時間，可以使用VCESoft網站提供的考古題資料，幫助您更有效率的準備RIBO-Level-1考試。這是一個人可以讓您輕鬆通過RIBO-Level-1考試的難得的學習資料，錯過這個機會您將會後悔。

>> [RIBO-Level-1考古題分享](#) <<

最新的RIBO-Level-1考古題分享，最新的考試題庫幫助妳壹次性通過RIBO-Level-1考試

面對激烈競爭，每個大學生都在為使自己在人才市場上脫穎而出而努力，多一張國際通行證無疑是為他們在就業及其他競爭中在同學中脫穎而出的法寶。所以，通過 IIC 的 RIBO-Level-1 考試認證是我人生中的一大挑戰，需要拼命的努力學習，不過不要緊，你可以購買VCESoft IIC 的 RIBO-Level-1 考試認證培訓資料，幫你輕鬆通過考試。

最新的 RIBO Insurance Broker RIBO-Level-1 免費考試真題 (Q59-Q64):

問題 #59

Which of the following is an example of "Self-Insurance"?

- A. A business that purchases a policy with a very high \$50,000 deductible.
- B. A person who chooses not to buy insurance and instead keeps a large emergency fund.
- C. A group of individuals who pool their money to cover each other's losses.
- D. A professional athlete who insures their hands for \$10 million.

答案: B

解題說明:

Self-insurance is a specific method of Risk Retention where an individual or organization decides to bear the financial consequences of a loss themselves rather than transferring it to an insurer. The RIBO Level 1 Blueprint requires brokers to distinguish between various risk management techniques.

In Option A, the person is making a conscious decision to retain the entire risk. This is different from "non- insurance" (where someone simply forgets or can't afford insurance) because "self-insurance" implies a formal plan and the financial capacity (the emergency fund) to pay for a loss. Large corporations often use self-insurance for high-frequency, low-severity losses (like glass breakage) because it is cheaper than paying insurer premiums and administrative fees.

Option B is "partial retention" via a deductible, but the bulk of the risk is still transferred. Option C describes a "Mutual" or "Reciprocal" insurance structure, which is a form of risk transfer to a collective. Option D is a standard "Specimen" or "High-Value" insurance transfer.

Under the Consulting and Advising competency, a broker must be able to discuss self-insurance with clients- particularly regarding deductibles. Increasing a deductible is a form of moving toward self-insurance for small losses. A broker's role is to assess whether the client has the financial "liquidity" to handle that retention. This technical knowledge ensures the broker provides a customized risk management strategy that balances the client's desire for lower premiums with their actual ability to withstand a loss, thus fulfilling the Risk Identification and Classification requirements of the Level 1 profile.

問題 #60

Which of the following statements is TRUE about the O.A.P. 1 Owner's Policy optional coverage "OPCF 44R- Family Protection Coverage"?

- A. It pays for benefits to insured's passengers who are under-insured in the amount of any accident and sickness insurance they carry on themselves.
- B. It will protect the insured for injuries received as a pedestrian when the driver of a vehicle which causes the injuries does not carry sufficient insurance.
- C. It is not available to commercial vehicles because injuries received by passengers in such vehicles are covered under Worker's Compensation legislation.
- D. It is automatically included under Section 4-Accident Benefits of the policy.

答案: B

解題說明:

The OPCF 44R (Family Protection Coverage) is one of the most important endorsements a broker can recommend, addressing a significant gap in the standard Legal Liability framework. Under the RIBO Level 1 Blueprint, a broker must understand that this coverage protects the "insured" (and their family) if they are injured by a third party who is underinsured or uninsured.

While Section 5 (Uninsured Auto) of the OAP 1 covers some losses, its limits are often capped at the statutory minimum (\$200,000). If an insured is struck as a pedestrian (Option A) by a driver who only has \$200,000 in liability, but the insured's injuries are worth \$1 million, the OPCF 44R "tops up" the payout to the insured's own liability limit (e.g., \$1 million).

The broker's role in Consulting and Advising is to emphasize that this coverage follows the person, not just the car. It protects the family whether they are in their own car, a friend's car, or walking down the street.

Option B is false; it is an optional endorsement, not a mandatory benefit. Option C is false; it is available for many types of vehicles. Option D is incorrect because it relates to the third-party's liability limit, not the passenger's personal accident insurance.

This technical knowledge is critical for Risk Identification and Assessment. A broker should almost always recommend the OPCF 44R to ensure the client has the same level of protection for themselves as they have provided for the people they might hit. Providing this advice is a key part of Relationship Management, as it demonstrates the broker's commitment to the client's personal financial security.

問題 #61

What does a medical questionnaire for Travel insurance determine?

- A. The client's eligibility and rate category.
- B. The medical condition of the client to confirm if they can travel.
- C. Mode of travel and length of stay for client.
- D. The amount of coverage and deductible the company can offer the client.

答案：A

解題說明：

In the realm of Travel Health Insurance, the medical questionnaire serves as the primary underwriting tool for assessing the risk associated with a traveler's health status. According to the RIBO Competency Profile, a broker must possess the technical knowledge to explain how insurers use these documents to classify risk.

The questionnaire's primary function is to determine eligibility-whether the applicant meets the insurer's basic criteria for coverage-and the rate category, which dictates the premium level based on the applicant's health history and pre-existing conditions.

Travel insurance differs from standard health insurance because it often focuses on "stability periods" for pre-existing medical conditions. The questionnaire asks detailed questions regarding medications, recent hospitalizations, and chronic illnesses to place the applicant in a specific "tier" or "rating." If a client fails to provide accurate information, it constitutes misrepresentation, which is a violation of the Insurance Act and can lead to the denial of a claim or the policy being voided ab initio. While the questionnaire might provide an indication of health, its legal and commercial purpose is not to provide medical advice on whether a person is "fit to travel" (which is a doctor's role), but to determine the financial terms of the insurance contract. As part of the Consulting and Advising competency, brokers must stress the importance of the principle of uberrimae fidei (utmost good faith) to the client, ensuring they understand that their answers directly impact the validity of the coverage and the cost of the policy.

問題 #62

During a routine day at the brokerage, you receive an urgent call from a client requesting immediate assistance with a claim. At the same time, a notification pops up on your computer about a software update needed to maintain system security. You must balance these competing priorities effectively while adhering to cyber security protocols. What is the FIRST action you should take to ensure both customer service and cyber security are addressed?

- A. Contact IT to assess the urgency of the software update.
- B. Confirm receipt of the client's request and begin processing the claim
- C. Pause and read the full details of the software update notification.
- D. Start the software update immediately to ensure security.

答案：B

解題說明：

This question tests the Critical and Analytical Thinking and Information Management competencies within a real-world brokerage environment. Modern brokers must balance the duty of "prompt service" with the duty of "data protection." According to the RIBO Level 1 Blueprint, the "Fair Treatment of Consumers" is a guiding principle. When a client calls with an urgent claim, they are often in a state of distress and may need immediate guidance (e.g., calling a tow truck or a restoration company). The most professional first step is to acknowledge the client and begin the service process (Option D). Claims are "time-sensitive" events that directly impact the client's well-being.

Regarding the software update, while Cybersecurity is paramount, most security updates allow for a brief delay or can be scheduled. Starting a major update immediately (Option A) would lock the broker's computer, preventing them from accessing the client's policy details or the insurer's portal to report the claim. This would be a failure of Claims Services.

The broker must use their judgment to provide a "triage" of service. By confirming receipt of the claim, the broker maintains the Broker-Client Relationship. Once the initial claim reporting is handled, the broker can then attend to the system security. This scenario highlights that technical competency (managing software) must be integrated into the broker's daily workflow without compromising the core mission of providing assistance during a loss. It reflects the Professionalism required to handle high-pressure situations while remaining compliant with internal security policies.

問題 #63

A client who is currently conducting their business as a sole proprietorship is considering incorporating their business. What would be of MOST benefit to the client?

- A. The client would pay less tax.

- B. The client would have more competitive insurance premiums.
- C. The client will have more insurance options available for their business.
- D. The client would not be personally liable for the risks within the business.

答案: D

解題說明:

This question explores the legal and insurance implications of different business structures. In a Sole Proprietorship, there is no legal distinction between the individual and the business. This means the owner has "unlimited personal liability"; if the business is sued or incurs debt, the owner's personal assets (home, car, savings) are at risk. Incorporating a business creates a separate legal entity. The primary benefit (Option A) is the "corporate veil," which provides limited liability protection. This means that, in most circumstances, the personal assets of the shareholders (the client) are protected from the liabilities of the corporation. From an insurance perspective, this is a massive shift in the Risk Assessment profile. Under the RIBO Level 1 Blueprint, a broker must understand this legal transition to provide accurate Consulting and Advising. While incorporation doesn't necessarily lower insurance premiums (B) or automatically offer more options (D), it fundamentally changes "who" is being insured. The broker must update the "Named Insured" on the policy to the new corporate name to ensure the correct entity is protected. A broker should also advise that even with incorporation, directors and officers can still be held personally liable for certain acts, leading to the recommendation of Directors and Officers (D&O) Liability insurance. This demonstrates the broker's role in Relationship Management-acting as a professional consultant who understands the intersection of business law and insurance protection.

問題 #64

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