

コンプリートRIBO-Level-1試験 |素晴らしい合格率の RIBO-Level-1 Exam |正確的なRIBO-Level-1: RIBO Level 1 Entry-Level Broker Exam

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

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IIC RIBO-Level-1 認定試験の出題範囲:

トピック	出題範囲
トピック 1	<ul style="list-style-type: none">Travel Health: Deals with travel medical insurance, including coverage for emergencies, eligibility, exclusions, and policy conditions for travelers.
トピック 2	<ul style="list-style-type: none">Personal Lines Automobile: Explains automobile insurance basics such as coverage types, accident benefits, liability, and policy regulations for personal vehicles.

トピック 3	<ul style="list-style-type: none"> • Commercial Lines: Covers insurance solutions for businesses, including property, liability, and risk management tailored to commercial operations.
トピック 4	<ul style="list-style-type: none"> • General Insurance and Industry Knowledge: Covers the fundamentals of insurance principles, policy structure, regulatory environment, and the roles of key stakeholders within the insurance industry.
トピック 5	<ul style="list-style-type: none"> • Personal Lines Habitational: Focuses on residential insurance including property coverage, risks, policy types, and protection for homeowners, tenants, and dwellings.

>> RIBO-Level-1試験 <<

IIC RIBO-Level-1試験 | 最初の試行で簡単に勉強して試験に合格する & RIBO-Level-1: RIBO Level 1 Entry-Level Broker Exam

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IIC RIBO Level 1 Entry-Level Broker Exam 認定 RIBO-Level-1 試験問題 (Q82-Q87):

質問 # 82

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. 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.
- B. Advise the client to cancel their policy immediately to protest the increase.
- C. Tell the client that they have no control over rates and that the client should speak to the insurance company directly.
- D. Offer a discount from the Broker's own commission to appease the client.

正解: A

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 # 83

Under the Registered Insurance Brokers (RIB) Act, what must a brokerage do to ensure compliance with trust accounting requirements?

- A. Restrict access to trust accounts to licensed Brokers only.
- B. Provide a monthly statement of account to each insurance company they represent.

- C. Maintain a separate trust account for premiums collected from clients.
- D. Maintain a general account with a minimum balance specified by RIBO.

正解: C

解説:

This question focuses on the Financial Compliance aspect of the RIB Act, specifically the handling of client money. Under Ontario Regulation 991, insurance premiums collected by a broker are deemed to be "held in trust" for the insurer. To protect these funds from being used for the brokerage's daily operational expenses, the law strictly mandates the maintenance of a separate trust account (Option C).

The Legal and Regulatory Compliance competency emphasizes that "commingling" trust money with the brokerage's general operating funds is a major act of professional misconduct. The trust account must be clearly designated as such at a financial institution and must always contain enough funds to meet all obligations to insurers. While brokers do provide accounts to companies (A) and manage general accounts (B), these are secondary to the primary legal requirement of the trust fund's separation.

The RIBO Level 1 Blueprint requires brokers to understand that they act as fiduciaries. When a client pays a premium, that money belongs to the insurer, not the broker. Proper trust accounting ensures that even if the brokerage fails financially, the clients' premiums are secure and their coverage remains in force. This technical knowledge is vital for Professionalism, Integrity, and Ethics, as it underpins the financial reliability of the entire brokerage system. Brokers must demonstrate an understanding that the trust account is a

"restricted fund" used only for its intended purpose: the remittance of premiums and the withdrawal of earned commissions only after they have been properly accounted for.

質問 # 84

Your insured's young son has just purchased an automobile and wants you to insure it in his father's name and show himself as an occasional driver. Which of the following steps should you take?

- A. Decline to issue the policy as the son is obviously the principal driver and registered owner.
- B. Advise the son to register the vehicle in his mother's name and rate it on her driving record.
- C. Place the policy with another insurer and rate the father as the principal driver.
- D. Issue the policy as requested.

正解: A

解説:

This scenario addresses the unethical practice known as "fronting," which is a form of Misrepresentation and a violation of the RIBO Code of Conduct (Ontario Regulation 991). Under the Professionalism, Integrity, and Ethics competency, a broker's primary duty is to be "candid and honest" with insurers.

Insurance is based on the principle of Insurable Interest. The person who owns the vehicle and is its primary operator must be the one listed as the "Named Insured" on the OAP 1 Owner's Policy. By attempting to put the policy in the father's name to obtain a lower premium (Option A or C), the client is intentionally withholding material facts from the insurer. If the broker participates in this, they are committing professional misconduct and could face disciplinary action from RIBO, including the revocation of their license.

The RIBO Level 1 Blueprint stresses that a broker must act as a gatekeeper for the insurance system. Option B is the only ethical and professional response. The broker must explain to the client that the policy must reflect the reality of the risk: the son is the registered owner and principal driver. Failure to do so would allow the insurer to void the policy ab initio (from the beginning) in the event of a claim, leaving the family with no coverage for a potentially million-dollar liability.

By refusing to facilitate "fronting," the broker protects the client from future claim denials and upholds the Integrity and Ethics of the profession. This highlights the Consulting and Advising role where the broker must educate the client on the legal requirements of the Insurance Act and the severe consequences of providing false information on an automobile application.

質問 # 85

An insured has incurred \$24,000 in claims and has \$40,000 in earned premiums. What is the insured's loss ratio?

- A. 0.60%
- B. 0.06%
- C. 6%
- D. 1.20%

正解: A

解説:

The correct answer is B because the loss ratio is calculated by dividing incurred claims by earned premium.

In this question:

$$\text{Loss Ratio} = \$24,000 \div \$40,000 = 0.60$$

This means the insured's loss ratio is 0.60, which is the same as 60% when converted to a percentage. Since the answer choices appear to use the decimal form rather than the properly stated percentage form, B is the intended exam answer.

This is an important calculation in insurance because loss ratio helps measure how a risk is performing. A higher loss ratio means a larger portion of premium is being used to pay claims, which may affect underwriting decisions, pricing, renewal terms, or market appetite. In commercial insurance, brokers should understand this concept because insurers use it when reviewing accounts, especially for experience-rated or loss-sensitive business.

Why the others are wrong: A is far too low, C would mean claims exceed premium, and D reflects only 6%, which does not match the math. From a RIBO perspective, this question tests basic broker numeracy and understanding of underwriting performance indicators. Always remember: loss ratio = losses ÷ earned premium.

質問 # 86

Under the 2026 SABS reforms, which of the following benefits remains a "mandatory" part of every standard automobile insurance policy in Ontario?

- A. Death and Funeral Benefits.
- B. Caregiver Benefits.
- C. Medical, Rehabilitation, and Attendant Care Benefits.
- D. Income Replacement Benefits.

正解: C

解説:

This question addresses the significant 2026 Statutory Accident Benefits Schedule (SABS) Reform, effective July 1, 2026. This reform represents a fundamental shift in how Ontario automobile insurance is structured, moving from a "package" of automatic benefits to a "consumer choice" model.

The RIBO Level 1 Blueprint requires brokers to master the new hierarchy of benefits. Under the 2026 rules, Medical, Rehabilitation, and Attendant Care Benefits (Option C) are the only benefits that remain mandatory.

These cover the essential costs of healing after an accident, such as physiotherapy, medications, and personal support workers.

All other benefits—including Income Replacement (A), Caregiver (B), and Death/Funeral (D)—have transitioned to optional benefits.

This means they are no longer included in the "base" premium; a consumer must specifically choose to "opt-in" and pay an additional premium to have these coverages.

The broker's role in Consulting and Advising is now more critical than ever. During a Needs Assessment, the broker must identify if the client has existing support (like workplace disability) and explain that without opting into these benefits, the client will have no automatic financial safety net if they are unable to work or care for their children after a crash. This reform places the "duty to advise" squarely on the broker to prevent widespread underinsurance. Knowledge of the 2026 O.A.P. 1 updates is a prerequisite for maintaining a license and ensures the broker provides Professionalism and Integrity in guiding the public through these complex legislative changes.

質問 # 87

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