
RIBO Exam 2023-2024 Questions and Answers with complete solution

Which of the following statements best describes actual cash value? Ans - The replacement cost at the time of loss less depreciation

Personal injury liability under the Commercial General Liability Policy covers sums that the insured becomes legally obligated to pay: Ans - Because of injury to a person's character by such things as false arrest or malicious prosecution.

Under an automobile policy, property damage means damage to which of the following? Ans - Property of others but not the insured's own property

Law of large numbers is: Ans - Affects the reliance to be placed on a given probability

In the Homeowners Basic Form, special limits of insurance apply to which of the following personal property when it is stolen? Ans - Bicycles

With respect to automobile insurance, what does no-fault insurance mean? Ans - The legislation has been passed prohibiting or severely limiting lawsuits for injuries

Misrepresentation discovered by an insurer may result in the policy being voided. To do so successfully, the insurer must show Ans - The misrepresented fact was material to the risk.

What is pure premium? Ans - The premium required to meet the losses that occur.

To what extent does A2 Loss Assessment coverage in the Comprehensive Condominium Unit Owners Policy cover an assessment against a unit owner? Ans - Any covered assessment that is valid under the corporation, insured by the Unit Owners Policy, and to a limit of \$10,000

Damages awarded for out-of-pocket items such as medical expenses are known as which of the following? Ans - Special damages

The Transportation peril under Section C - Personal Property, provides coverage for which one of the following? Ans - Damage to personal property resulting from upset of the vehicle carrying the property

An insured will be indemnified against loss or damage arising out of the occurrence of a certain event provided the event is Ans - Accidental and in the future

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