

Question	Option A	Option B	Option C	Option D	Correct Choice	Content Domain	New Content Domain	Cognitive Level	Competency/Theme
Income Replacement Benefits under "Section 4 – Accident Benefits Coverage" of O.A.P. 1 Owner's Policy are available to ONLY which claimant, as of the date of accident?	An insured whose gross income is \$400 per week and who was employed for twenty (20) of the fifty-two (52) weeks before the accident.	An insured on pregnancy leave from temporary employment, but intends to continue with the same job after the pregnancy leave.	An insured whose gross income is \$500 per week and who has a group benefit plan that will pay \$400 a week starting after seven (7) days.	An insured laid-off work who has a written contract that was made before the accident to start a new job within one (1) year.	D	Automobile	Personal Lines Automobile	2	3-C
RIBO By-Law No. 3 outlines the requirements relating to the application for a certificate of registration and information changes. Which change MUST be reported to RIBO?	A promotion within the office with a significant annual pay raise.	A change in their earnings irrespective of any promotion within the office.	A change in employment from one brokerage to another.	If they commence to write commercial lines insurance.	C	General	General Insurance and Industry Knowledge	1	1-A
A building worth \$100,000 is insured for \$60,000 under a policy with a ninety percent (90%) co-insurance clause. Fire damages the building to the extent of \$93,000. How much would the insurer pay?	\$48,000	\$50,000	\$60,000	\$62,000	C	Habitational	Personal Lines Habitational	3	3-D
Your insureds occupy a single family detached dwelling. For economic reasons, they are considering renting the finished basement to a tenant. What affect will this have on their Homeowners Policy?	None at all. Renting part of a dwelling is not considered a commercial activity.	They will have to install a smoke detector in the basement and the policy will then be in full force.	The policy will have to be cancelled and re-issued on a Secondary Dwelling form.	The policy must be endorsed to declare it is no longer a single family, owner-occupied dwelling.	D	Habitational	Personal Lines Habitational	2	3-D
What is the definition of "deductible"?	It is a specified amount to be subtracted from the amount of an insured loss and assumed by the insured.	It is a variable amount by which a property claim is reduced to reflect the age of the damaged property.	It is a stated percentage of its value to which a property must be insured; otherwise the insured must assume the loss.	It is an agreed specified sum above which claims are paid in full but below which no payments are made.	A	General	General Insurance and Industry Knowledge	1	3-A
Which is the "lessor" of a building?	It is the owner who rents to a tenant.	It is the owner who occupies an entire building.	It is the tenant of a building.	It is the agent managing the building on behalf of the owner.	A	Habitational	Personal Lines Habitational	1	3-A
Every insurance policy provides for termination of a policy by either the insurer or by the insured. When will cancellation take effect if the insured person wishes to cancel a policy?	On the date the policy or Lost Policy Voucher is signed off by the insured.	Thirty (30) days after receipt of a registered letter requesting cancellation.	Ten (10) days after a written request has been delivered to the insurer.	As soon as the insured receives payment of any return premium due.	A	General	General Insurance and Industry Knowledge	1	5-B

A local automobile dealer offers to pass leads to you as a registered insurance broker when cars are sold to customers who require automobile insurance. In return, the customer wants the premium for their spouse's car automobile insurance to be reduced. How would you respond to this request?	Under RIBO regulations, I can certainly reduce the premium up to the amount of the commission to a person who is not listed under Ontario Regulation 991, Section 15 (12).	Under RIBO regulations, I can pay you a referral fee equal to the first year's premium only, but cannot directly reduce the premium of your spouse's car automobile insurance for the subsequent years.	Under RIBO regulations, I am prohibited from paying a finder's fee to a person who is not licenced or registered as a general insurance intermediary or who is not listed under Ontario Regulation 991, Section 15 (12).	Under RIBO regulations, I cannot directly reduce the premium of your spouse's car automobile insurance, but I can give your spouse a free home security system instead.	C	General	General Insurance and Industry Knowledge	2	2-A
Which type of insurance policy does NOT contain Statutory Conditions?	Fire insurance policy.	Accident and sickness insurance policy.	Commercial general liability policy.	Automobile insurance policy.	C	General	General Insurance and Industry Knowledge	1	3-A
An insured calls during lunch hour and the only person in the office is the mailroom clerk who is not a registered insurance broker. The insured wants to know if the insured has collision coverage on the automobile. What should the clerk do to comply with the Registered Insurance Brokers (RIB) Act?	Pull the file and disclose to the insured that the insured is covered. The clerk should not wait for the availability of a qualified person who can answer such questions.	Tell the insured there is no one available to discuss the insured's problem at the moment, but a registered insurance broker will get back to the insured.	Tell the insured they have collision coverage, but inform that clerks cannot explain the amount deductible nor the limit of coverage due to limited access to important documents.	Explain that clerks have limited access to such information, and ask the insured to call the insurer where a more qualified person will be available to answer any questions.	B	General	General Insurance and Industry Knowledge	2	1-A
John owns a building valued at and insured for \$300,000. John sells Tom and Andy each an equal one-third (1/3) share. None of them thinks to inform the broker or insurer of the change in ownership. Six (6) months later the building is destroyed by fire. How much would John be entitled to collect?	\$280,000	\$300,000	\$240,000	\$100,000	D	General	General Insurance and Industry Knowledge	2	3-A
Which clause in a property insurance policy does NOT affect the amount of settlement an insured would receive as a result of an insured loss?	Co-insurance clause.	Deductible clause.	Pro-rata distribution clause.	All perils rider.	D	General	General Insurance and Industry Knowledge	1	3-D

One (1) of three (3) tenants in your insured's rented triplex, sets fire to his apartment, is charged with arson and jailed. Next day the tenant's wife bails out her husband who allegedly set the fire and they return to live in the damaged apartment. The insurance company wishes to retire from this risk as soon as possible. What procedure MUST the insurer follow to legally cancel the policy?	Insurer can cancel in five (5) days by written notice of termination personally delivered and any return premium paid to insured.	Insurer cannot cancel the policy mid-term and must remain on risk until the renewal date.	Cancellation can only be made fifteen (15) days following receipt of cancellation notice by registered mail.	Policy must remain in force but any additional damage done by the tenant will not be covered.	A	General	General Insurance and Industry Knowledge	2	8-C
Insurance brokers who hold a RIBO Level 1 License may ONLY perform which activity?	Engage in the sale of insurance anywhere in Ontario providing the transaction is conducted on behalf of the broker under whose supervision they act.	Establish a trust account and pay the supervising Principal Broker on a monthly account current basis.	Place business on their own behalf with any insurer providing permission has been given by the Principal Broker under whose supervision they act.	Hold themselves out to the public as insurance brokers, conditional upon filing an Errors & Omissions policy and Fidelity Bond with RIBO.	A	General	General Insurance and Industry Knowledge	2	1-A
Statutory Conditions in an insurance policy are established for the protection of both the person insured and the insurer. Which is NOT the subject of a Statutory Condition?	Knowingly making false statements.	Details about when and how to make a claim under the policy.	Method by which the policy may be terminated by either the insured or the insurer.	Time limit in which premium must be paid.	D	General	General Insurance and Industry Knowledge	2	3-A
While on vacation in the U.S.A. your insured's Cadillac is damaged in an accident with a Georgia registered automobile, insured for minimum limits of \$15,000/\$30,000 Bodily Injury, and \$10,000 Property Damage Liability. The Georgia driver is hundred percent (100%) liable for \$20,000 damage to your insured's automobile. Your insured has an O.A.P. 1 Owner's Policy including Direct Compensation-Property Damage with standard deductible, OPCF 44R-Family Protection Coverage but no Collision insurance. How would the claim be paid?	\$19,500 under the insured's Direct Compensation-Property Damage coverage.	Nothing under the OPCF 44R and \$10,000 under the Georgia policy.	\$10,000 under the OPCF 44R and \$9,500 under Direct Compensation-Property Damage coverage.	\$10,000 under the OPCF 44R and \$10,000 under the Georgia policy.	B	Automobile	Personal Lines Automobile	3	7-A
If an insurer discovers a misrepresentation has been made by an insured or a broker, the insurer may take steps to rectify the situation. Which step is the insurer NOT permitted to take if the misrepresentation is material to the risk?	Continue the contract as it stands.	Re-rate the risk and continue the contract for an additional premium.	Cancel the contract and retain the entire premium paid as a penalty to the insured.	Void the contract and return the paid premium in full.	C	General	General Insurance and Industry Knowledge	2	4-A

Additional Conditions of a Personal Property Policy include a reference to Parts. Which statement about "Parts" is CORRECT?	If a property is made up of several parts, loss or damage to any one or more parts will be considered loss or damage to the entire property.	If a property consists of several parts, each part must be scheduled individually in the policy, otherwise only a total loss will be recoverable.	If a property consists of several parts, the insurer is only liable for the insured value of the lost or damaged part, including the cost of installation.	If a property consists of several parts, the insurer is only liable for the proportion of the total value of the property which the number of damaged or lost parts bears to the total number of parts in the property.	C	Habitational	Personal Lines Habitational	2	3-D
After a loss, the insured is required to submit a "Proof of Loss" form to the insurer. What is its purpose?	It is the receipt given to the insurer by the insured following payment of the claim in full.	To provide fire and theft statistics to government.	It requires the insured to describe the damaged property and estimate its value.	It protects the insurer from paying twice for the same damaged property.	C	General	General Insurance and Industry Knowledge	1	7-A
RIBO By-law No. 3 requires a member to notify RIBO of any changes in information contained in any document filed with the Manager. Which statement regarding such changes is CORRECT?	Any changes in status are to be reported only at the time of each renewal of registration.	Any changes in the individual's status must be included in the next position report filed by the individual's employer.	If any information on the original application for registration or renewal has become obsolete, including a change in employer, a notice correcting that information shall be filed with RIBO within ten (10) days of the change.	All individuals must confirm, in writing, every three (3) months to RIBO that there has been no change in the information originally filed.	C	General	General Insurance and Industry Knowledge	2	1-A
Which statement is TRUE about certain insurers?	A stock company is owned jointly by the insureds.	The Facility Association is an insurance cooperative.	Lloyd's of London is NOT an insurance company.	Mutual insurance companies are NOT required to be licensed by the Department of Insurance.	C	General	General Insurance and Industry Knowledge	2	3-A

Upon successful completion of the examination you may qualify for registration as an insurance broker. If issued, the registration will be "RIBO Level 1." Which statement MOST accurately describes the conditions under which you may act as a RIBO Level 1?	You may not act as a sole proprietor, nor be a "Principal Broker" as the term is used in the regulation, nor may you control trust funds.	You may operate a trust account in your own name into which you may deposit premiums you receive from policyholders.	You may solicit insurance only from persons who call at, or telephone your office.	You may solicit insurance inside or outside your office but only in the community where your office is located.	A	General	General Insurance and Industry Knowledge	2	1-A
Your insured resides in a frame dwelling. A local by-law requires that if the dwelling is totally destroyed, it must be rebuilt with masonry construction. Would special attention be required for your insured's Homeowners policy?	No, the Homeowners policy automatically provides for increased costs stipulated in a by-law.	Yes, the appropriate by-laws endorsement must be added and the amount of insurance must be increased to cover the cost of masonry construction.	Yes, the appropriate by-laws endorsements must be added to the policy.	Yes, a Replacement Cost endorsement must be added to the policy.	B	Habitational	Personal Lines Habitational	3	3-D
A contract of insurance to indemnify the insured in the event of loss will NOT provide which form of payment to the insured?	Compensation for the loss or expenses incurred.	Reimbursement for the amount of the loss up to the limit of the policy.	Restoring the insured as nearly as possible to the insured's position before the loss.	Reimbursement for the replacement cost of the property damaged or destroyed.	D	General	General Insurance and Industry Knowledge	2	3-A
What is the Actual Cash Value of an item?	It is the cost to replace it with similar, new item.	It is the amount it would sell for on the date of loss.	It is the cost to replace it with a similar item in similar condition.	It is the cost when first bought by the insured.	C	General	General Insurance and Industry Knowledge	1	3-A
Which statement BEST describes the status of a driver of an automobile who is insured under Workers' Compensation and is injured in an accident?	Benefits will be paid under the Accident Benefits section of the driver's O.A.P.1 Owner's Policy.	The driver may choose to sue the person liable for the accident instead of applying for Workers' Compensation benefits.	The driver's O.A.P.1 Owner's Policy becomes secondary to the Workers' Compensation benefits.	The driver may not claim against their own O.A.P.1 Owner's Policy insurer.	B	Automobile	Personal Lines Automobile	2	3-C

The Registered Insurance Brokers (RIB) Act of Ontario states, "An insurance broker means any person who for any compensation, commission or other thing of value, with respect to persons or property in Ontario, deals directly with the public...etc." Which is EXEMPT from the provisions of the RIB Act?	An individual who for compensation solicits or negotiates a contract of insurance directly with the public on behalf of more than one (1) insurer.	Operations where risk management services and claims assistance only are provided.	Organizations where consulting or advisory services with respect to insurance or reinsurance are provided.	An individual who acts solely on behalf of one (1) insurer or affiliated group of insurers and the Facility Association.	D	General	General Insurance and Industry Knowledge	2	1-A
Which practice is NOT considered to be "misconduct"?	The use of an illustration circular or memorandum that is incomplete and does not clearly represent the terms, benefits or advantages of any policy.	The use of any incomplete comparison of any policy or contract of the insurance with that of another insurer for the purpose of inducing an insured to lapse, forfeit or surrender a policy or contract.	Quoting an insurance premium to a policy holder or prospective policy holder that is less than a competitor's quotation with the intention of influencing the placing of an insurance policy or renewal.	Holding themselves out, or advertising, or carrying on business in any other manner than the name in which the firm is registered.	C	General	General Insurance and Industry Knowledge	2	2-A
When determining the actual cash value of a building, which factor is NOT taken into consideration?	The resale value of the building.	The ownership of the building.	The normal life expectancy of the building.	The condition of the building immediately before the damage occurred.	B	Habitational	Personal Lines Habitational	2	3-D
Zoning by-laws in the area where your insured resides are changed to permit commercial occupancy. Your insured decides to open a small restaurant in the basement of their home. What is the effect of this change on coverage under your insured's Homeowners policy?	The policy will not apply unless it contains a By-laws Endorsement.	The policy will not apply.	It is a change material to the risk and failure to notify the insurer could impair the coverage.	The replacement cost clause will no longer apply to the risk.	C	Habitational	Personal Lines Habitational	3	3-D
Your insured opens a welding shop in their private garage and calls you to ask if it affects their Homeowner's policy. What should be your reply?	It does not affect the policy as the garage is included in the property covered.	Call back in three (3) months. If business is good you will arrange new policies.	You must advise the insurer and arrange separate cover immediately.	You will make a note in the file to re-issue the policy when next due to renew.	C	General	General Insurance and Industry Knowledge	3	5-C
Which is considered a "hazard" for insurance purposes?	A claims-free history.	Bare electrical wires.	Plans to computerize the office.	Car drivers under age twenty-five (25).	B	General	General Insurance and Industry Knowledge	1	3-A

Freezer Foods Coverage provides for payment of loss caused by spoilage of frozen foods contained in your food freezer on your premises. Which condition applies to this coverage?	It is provided on an "All Risks" basis.	It covers actual cash value at current market prices up to \$5,000 less deductible.	It covers only loss caused by mechanical breakdown of the freezer or accidental outside power interruption.	It excludes loss due to interruption of Hydro service.	C	Habitational	Personal Lines Habitational	2	3-D
When information contained on a form filed with RIBO becomes obsolete, a notice of the change correcting the information must be filed within ten (10) days of the change taking place. Which change does NOT require reporting to RIBO?	A change in the broker's earnings.	The broker-employee leaves a firm.	A change of employment by a broker from one brokerage firm to another occurs.	A new broker is employed by a broker firm.	A	General	General Insurance and Industry Knowledge	2	1-A
A local builder offers to place with you insurance on every house the builder builds while it is under construction. In return, the builder wants you to allow the builder twenty percent (20%) discount off the premium required by insurers. How would you respond to comply with RIBO Regulations?	You can only allow a five percent (5%) discount because of your overhead and expenses.	You will pay the builder a flat \$10.00 fee for each house, but it is contrary to RIBO Regulations to discount the premium.	You refuse to pay the builder anything, since it would contravene RIBO Regulations.	You offer the builder a twenty percent (20%) premium refund for those houses that have no claims while under construction.	C	General	General Insurance and Industry Knowledge	2	2-A
Which activity is permitted for a RIBO Level 1 Licensee?	Operate a trust bank account for insurance premiums.	Prepare and sign RIBO Position reports on behalf of the insurance broker by whom the insurance broker is employed.	Solicit insurance from members of the public anywhere in Ontario.	Act as a "Principal Broker" as defined in Ontario Regulation 991.	C	General	General Insurance and Industry Knowledge	2	1-A
A building worth \$80,000 is insured for \$40,000 under a policy with an eighty percent (80%) co-insurance clause. Fire damages the building to the extent of \$65,000. How much would the insurer pay?	\$64,000	\$40,625	\$40,000	\$52,000	C	General	General Insurance and Industry Knowledge	3	8-A
Which statement is TRUE regarding Statutory Conditions in a Property policy?	It is dictated by government legislation.	It is set out in the Registered Insurance Brokers (RIB) Act.	It is set by each individual insurer.	It is approved by the Insurance Bureau of Canada.	A	Habitational	Personal Lines Habitational	1	3-D

Your insured's automobile is damaged by another automobile owned and driven by insured's brother. The brother is found responsible for the \$1,000 damage but does not carry any automobile insurance. Your insured carries a standard O.A.P. 1 Owner's Policy with Liability, standard Accident Benefits, Uninsured Automobile and Direct Compensation-Property Damage, but with no Collision coverage. How much will your insured's policy pay?	Nothing, as your insured had no collision insurance.	Nothing, since the other driver is related to the insured.	\$500	\$1,000	C	Automobile	Personal Lines Automobile	3	3-C
Which is a "mortgagor" with respect to insurance?	The named insured.	The contractor who completes repairs to an insured property.	The finance company to whom money is owed.	The person who holds the mortgage.	A	General	General Insurance and Industry Knowledge	1	3-A
Your insured decides to install a recreation room in the basement of the house. Which statement would BEST describe the coverage under the insured's Homeowners Comprehensive Policy?	The insurer must be notified, otherwise any loss involving the building will not be covered.	Losses to the recreation room will not be covered unless the insurer has been advised of the change.	It will not affect coverage under the policy.	If the policy covers Sewer Back-up, that peril will no longer be insured.	C	Habitational	Personal Lines Habitational	2	3-D
Replacement Cost and Actual Cash Value are two different bases of indemnification for loss. Which statement about Replacement Cost and Actual Cash Value is INCORRECT?	Replacement Cost is a "new" value but Actual Cash Value is a "used" value.	Both values must be based on items of like kind and quality to the damaged property.	Replacement Cost is usually paid only when replacement of the damaged property has been completed.	Actual Cash Value is the depreciated value shown in the Balance Sheet of a Financial Statement.	D	General	General Insurance and Industry Knowledge	2	3-A
Which describes a "Valued" policy?	A policy which states the subject matter is valued at and insured for a stated amount, which will be paid in the event of a total loss.	A policy which pays the full policy limit for all losses.	The policy issued by the insurer to a client of a valued broker.	The value of the investment dollars earned on premiums by an insurer to offset underwriting loss.	A	General	General Insurance and Industry Knowledge	1	3-A
Which Continuing Education (CE) category MUST be completed by all licensed brokers?	6 hrs Professional Development	1 hr Management	1 hr Ethics	6 hrs Technical	C	General	General Insurance and Industry Knowledge	1	1-A



Which amount MUST be established when there is a co-insurance clause in a replacement cost policy?	The actual cash value of the property.	The replacement cost of the property.	The amount which could be obtained for the property in a sale.	The original cost of the property.	B	Habitational	Personal Lines Habitational	1	3-D
The contents of a building are valued at \$200,000 but insured for only \$120,000. The policy insuring the contents has a ninety percent (90%) co-insurance clause and a \$1,000 deductible clause. A fire totally destroys everything. How much would the policy pay?	\$120,000	\$119,000	\$80,000	\$79,000	B	General	General Insurance and Industry Knowledge	3	8-A
All clients should be counselled regarding the availability of enhancement options available under Ontario Automobile Policy (O.A.P. 1) Owner's Policy. Which is an available enhancement?	Income Replacement Benefit weekly limit to \$1,500.	Funeral Benefits maximum to \$10,000.	Caregiver Benefit available for all injuries.	Attendant Care only for non-catastrophic injuries.	C	Automobile	Personal Lines Automobile	2	3-C
Which statement BEST defines a "mortgagor"?	It is the one who owes the money.	It is the one to whom the money is owed.	It is the insurer who must pay the money in the event of a claim.	It is the document which shows the amount of money owed.	A	General	General Insurance and Industry Knowledge	1	3-A
Which liability coverage is intended to protect an insured who is planning to build a new home and will be sub-letting part of the work to subcontractors?	Blanket contractual liability insurance.	Employers liability insurance.	Personal injury insurance.	Contractor's protective liability insurance.	D	Habitational	Personal Lines Habitational	2	3-D
Which statement BEST describes "subrogation"?	It is the percentage of risk taken by each insurer on a subscription policy.	It is the right of the insurer to seek recovery from the responsible party following payment of a loss.	It is the co-insurance where more than one property is destroyed in the same fire.	It is the insurer's right to deny a claim for misrepresentation.	B	General	General Insurance and Industry Knowledge	1	3-A
RIBO Level 1 Licensee may NOT perform which activity?	Sign letters to members of the public recommending insurance coverage.	Solicit insurance except in the presence of their supervisor.	Deposit insurance premiums in their own trust bank account.	Collect premiums on behalf of the insurance broker by whom they are employed.	C	General	General Insurance and Industry Knowledge	2	1-A

Which statement is TRUE for RIBO Level 1 Licensee?	The Licensee can set up and establish their own firm, providing the Licensee arranges for another broker to countersign their insurance policies.	The Licensee can establish and maintain a trust account provided all transactions are made through an insurance broker whose registration is not restricted.	The Licensee cannot be a "Principal Broker" as that term is used in the regulation, nor may the Licensee act as a sole proprietor, nor may the Licensee control trust funds.	The Licensee can solicit, negotiate and transact insurance only if accompanied by a RIBO Member registered without restriction.	C	General	General Insurance and Industry Knowledge	2	1-A
Which statement is NOT correct?	A stock insurance company is owned by its shareholders.	A mutual insurance company is owned by its policyholders.	Lloyd's of London is NOT an insurance company.	Factory Mutuals sell insurance to factory employees.	D	General	General Insurance and Industry Knowledge	2	3-A
The "Freezer Foods Coverage" in a Comprehensive Tenant Package Policy covers spoilage of the contents of a food freezer unit caused by a change in temperature, subject to all of the following conditions EXCEPT which one (1)?	The spoilage is caused by outside power interruption.	The spoilage is caused by mechanical breakdown of the freezer.	The freezer's electrical power plug is accidentally pulled out from its wall plug.	Payment for the loss does not exceed the amount of \$2,000.	C	Habitational	Personal Lines Habitational	2	3-D
The term fiduciary refers to individuals or organizations occupying positions of trust. Which would NOT be considered a "fiduciary"?	An insurance company.	A dry cleaning business.	An insurance broker.	A bank.	B	General	General Insurance and Industry Knowledge	2	3-A

Old Content Domain	New Content Domain
General	General Insurance and Industry Knowledge
Automobile	Personal Lines Automobile
Habitational	Personal Lines Habitational
N/A	Commercial Lines
Travel	Travel

Cognitive Level	
1	Knowledge
2	Comprehension
3	Application

Code	Competency/Theme
1-A	Applies knowledge of legal and regulatory frameworks to their role
2-A	Demonstrates integrity, ethics, and trust
3-A	Applies knowledge of insurance industry and products to their own work.
3-B	Demonstrate general awareness of insurance options aligned to client needs.
3-C	Demonstrate general awareness of personal lines automobile insurance to meet client's needs.
3-D	Demonstrate general awareness of personal lines habitational insurance to meet client's needs.
3-E	Demonstrate general awareness of commercial lines insurance in support of meeting the client's commercial insurance needs.
3-F	Provide basic information on travel insurance to support their travel insurance needs.
4-A	Identifies risks and exposures.
4-B	Assesses and classifies the risk.
5-A	Conducts a needs analysis.
5-B	Help the insured through the validity period of coverage.
5-C	Recommends options to clients.
5-D	Implements client decision to purchase, renew, and/or Modify an existing contract of insurance.
5-E	Concludes the renewal transaction according to applicable policies and procedures for the transaction.
6-A	Builds and maintains relationships.
6-B	Communicates with others to create shared understanding.
6-C	Resolves conflicts.
7-A	Assists in the claims process.
8-A	Analyzes data and information.
8-B	Prioritizes requests and activities.
8-C	Solves problems
9-A	Analyzes data and information
9-B	Prioritizes requests and activities
10-A	Identifies own learning needs
10-B	Engages in learning and development opportunities