FOI Level 1 / FOI Level 1 考前冲刺单

考前一晚只看这几页。

考场规则

项目	现行口径	核对
题量与时长 / Questions and time	100 道单选，2.5 小时（150 分钟），线上作答 / 100 multiple-choice questions, 2.5 hours (150 minutes), written online.	2026-11-15
及格线 / Pass mark	70% / 70%.	2026-11-15
考试费与有效期 / Fee and validity	$195，自购买起 1 年有效，6 个月后不退款 / $195, valid for one year from purchase; no refund after 6 months.	2026-11-15
重考 / Rewrites	每次 $195；第 2 次可立即重考，之后每次须等 1 个月 / $195 each time; the second attempt can be taken right away, after that wait one month between attempts.	2026-11-15
学习资料版本 / Study material	IBABC 现行指定资料为 2017 版，随附 2024 年 4 月的 Autoplan 增补 / IBABC's current material is the 2017 edition with the April 2024 Autoplan supplement.	2026-11-15
分板块权重 / Section weights	IBABC 没有公布 FOI 的分板块权重（2026-11-15 再核） / IBABC does not publish section weights for the FOI exam (rechecked 2026-11-15).	2026-11-15
成绩有效期与申请时限 / Result validity and application window	考试或课程结果 2 年（24 个月）内有效；牌照申请须在通过考试后 2 年内送达 Insurance Council / Exam or course results are valid for 2 years (24 months); the licence application must reach the Insurance Council within 2 years of passing.	2026-11-15
Council Rules Course / Council Rules Course	所有个人申请人都必须完成（复牌条款除外） / Required for every individual applicant (except reinstatement cases).	2026-11-15
CAIB 换版对 FOI 的影响 / CAIB transition and FOI	CAIB 新旧版过渡只影响 CAIB；FOI 路线不变 / The CAIB old-to-new transition affects CAIB only; the FOI route is unchanged.	2026-11-15
IIC 另一场 Level 1 考试的权重 / Weights of IIC's separate Level 1 exam	IIC 的 Level 1 考试（2 小时，闭卷）公布 30/30/30/5/5；这是另一场考试，只作参照 / IIC's Level 1 exam (2 hours, closed book) publishes 30/30/30/5/5; it is a different exam, shown for reference only.	2026-11-15
ICBC Basic 三个常考数（2026 保单年度） / Three ICBC Basic numbers often tested (2026 policy year)	第三者责任 $200,000；Basic Vehicle Damage Coverage 最高 $200,000；UMP 每人最高 $1,000,000；收入替代按净收入 90%，毛年收入上限 $122,500 / Third Party Liability $200,000; Basic Vehicle Damage Coverage up to $200,000; UMP up to $1,000,000 per person; income replacement at 90% of net income, gross annual income capped at $122,500.	2026-11-15

考前 24 小时清单

- 候选人代码（candidate code）与英文的政府带照片证件。

- 线上考：安静房间、稳定网络、更新好的浏览器；按约定时间登录，迟到不得入场。
- 节奏：100 题 150 分钟＝每题 90 秒；第一遍不纠缠，标记后回头。
- 看到 NOT / EXCEPT / main / best 先圈出来再读选项。
- 考试口径和现行规则不一致时，答考试口径。

每章一个陷阱、一条必记

01 一般保险导论 / Introduction to General Insurance

P2 稳住 / Hold steady

陷阱：真话非主 / True Statement but Not the Primary Function——题干出现 main purpose 或 primary function of insurance。 / The question stem contains terms like 'main purpose' or 'primary function of insurance'.

必记：保险有五项社会功能，但只有分散风险（spread of risk，把少数人的损失分摊给多数人）是公认的主要功能。 / Insurance has five social functions, but only the spread of risk (sharing the losses of the few among the many who contribute to a pool) is recognized as the primary function.

02 保险合同 / Insurance Contracts

P1 必拿分 / Must score

陷阱：附条件接受当合意 / Treating Conditional Acceptance as Agreement——题干出现「accepts the quote, provided that / as long as / but changes…」或保单下发条款与投保单不一致。 / The question stem contains 'accepts the quote, provided that / as long as / but changes...' or the issued policy terms conflict with the application.

必记：面对人身、财产、责任三类风险有四招：回避最不实用，控制只能降频率和严重度，自留含免赔额（越高自留越多），转移（买保险）最常用最实用。 / There are four methods to deal with personal, property, and liability risks: avoidance is the least practical; control only reduces frequency and severity; retention includes deductibles (higher deductibles mean more retained risk); and transfer (buying insurance) is the most common and practical.

03 政府与监管 / Government and Regulation of Insurance

P1 必拿分 / Must score

陷阱：省政府职能混入「定价」 / Confusing Provincial Regulation with Premium Rate Setting——题干问省级政府或 Superintendent 的职责（functions / duties），选项中出现 setting premium levels 或 fixing rates。 / The question stem asks for the functions or duties of the provincial government or Superintendent, and options mention setting premium levels or fixing rates.

必记：联邦（OSFI）监管联邦注册保险公司的财务稳健；省监理官负责审批合同条款、在本省发牌（有联邦牌照仍须领省牌）及监管省注册公司的偿付能力（Solvency，即付清全部承保损失的能力），但省政府不负责制定保费水平。 / The federal government (OSFI) monitors the financial stability of federally registered insurers; the provincial Superintendent of Insurance supervises policy terms, licenses insurers (a provincial licence is required even if holding a federal licence), and monitors the solvency of provincially chartered insurers (solvency being the ability to pay all insured losses), but the provincial government does not establish premium rates.

04 保险流程：投保到理赔 / The Insurance Process: From Application to Claims

P2 稳住 / Hold steady

陷阱：单边义务陷阱 / One-Sided Duty Trap——选项里出现 only（只）、lowest premium（最低保费）、no obligation to the insurer（对保险公司无义务）等极端词。 / Options containing extreme words such as only, lowest premium, or no obligation to the insurer.

必记：保险必须先提交投保申请（不合标准通常拒保），且保费因被保风险的不同因素而异，不是人人同价。 / An application must be submitted before insurance is issued (substandard risks are generally declined), and premiums vary based on specific risk factors rather than being the same for everyone.

05 财产险保单的共同特征 / Chapter 5: Common Features of Property Insurance Policies P1 必拿分 / Must score

陷阱：三者取最小漏算或错选受款人 / Omitting the Least-of-Three Rule or Selecting the Wrong Payee——题干同时出现多个金额（重置成本、折旧、保额、按揭余额）并问“how much is the insured entitled to receive”时。 / Questions presenting multiple dollar figures (replacement cost, depreciation, policy limit, mortgage balance) and asking how much the insured is entitled to receive.

必记：财产险没有统一标准保单（多基于 IBC 示范表单修改）；列明风险保单只保列出的风险，一切险承保一切直接实质性损毁但仍受保单明文除外的限制。 / There is no standardized property insurance policy, as most forms are adapted from IBC advisory models; named perils policies cover only specified perils, whereas all risks policies cover all direct physical damage subject to explicit policy exclusions.

06 住宅保险 / Habitational Insurance (Homeowners, Condominium, Tenants, and Related Forms) P1 必拿分 / Must score

陷阱：特别限额错把「仅被盗」当「不论原因」 / Mistaking Theft-Only Special Limits for All-Loss Limits——题干出现皮草、珠宝、钱币、邮票、收藏卡、自行车受损时，先看受损原因是「火灾/风暴」还是「被盗」；出现营业工具或电脑时，先看是在「处所内」还是「带出门」。 / When question stems mention damaged furs, jewellery, numismatic property, stamps, collector cards, or bicycles, first check whether the peril is fire/windstorm or theft; when business tools or laptops appear, first check whether they were on the premises or taken off the premises.

必记：非具名被保险人（配偶、双方亲属、21 岁以下受照管者）出险时必须与具名人同住（全日制受供养学生例外，可超 21 岁且住校）；同居伴侣须连续同居 3 年，或系共同子女的亲生/收养父母且同居 1 年；房客与寄宿者不算被保险人，且只有具名人可起诉保险公司。 / Unnamed insureds (spouse, relatives of either, and persons under 21 in their care) must be living in the same household with the named insured at the time of loss (except full-time students dependent on the named insured, who may be over 21 and temporarily living away at school); a common-law partner qualifies as a spouse only after living together continuously for 3 years, or for 1 year if they are natural or adoptive parents of the same child; boarders and roomers are excluded from the definition of the insured, and only the named insured has the legal right to commence an action against the insurer.

07 商业财产保险 / Commercial Property Insurance P1 必拿分 / Must score

陷阱：偷换所问（赔款 vs 自担额） / Switching the question (insurer payout vs insured share)——题干末尾出现 how much must the insured bear / absorb / pay out of pocket 或 what is the insured's share of the loss。 / The stem ends with phrases such as how much must the insured bear, absorb, pay out of pocket, or what is the insured's share of the loss.

必记：存货加设备合称内容物（contents），三格合称全部财产（all property）；租户自费或买下前任租户的装修因非建筑业主，一律归入设备（equipment）。 / Stock plus equipment is collectively termed contents, and all three classes combined are termed all property; improvements made at the tenant's expense or purchased from a prior tenant are classified under equipment because the tenant is not the building owner.

08 法律责任原理 / Principles of Legal Liability

P2 稳住 / Hold steady

陷阱：限定词偷换陷阱 / Qualifier substitution trap——题干问 Which statement is FALSE / NOT true，且选项中出现 moral duty、highest degree of care、all sources of loss、always responsible 等绝对化或拔高词。 / The stem asks Which statement is FALSE or NOT true, and options contain absolutist or exaggerated terms such as moral duty, highest degree of care, all sources of loss, or always responsible.

必记：刑法处理对社会的错行并以罚款、缓刑、监禁定罪处罚，保险不保犯罪行为的财务后果；民法解决私人纠纷，目标是让受损方获得经济赔偿（damages）。 / Criminal law addresses wrongs against society and punishes offenders through fines, probation, and imprisonment, with insurance never covering the financial consequences of criminal acts; civil law resolves private disputes with the goal of awarding financial damages to compensate the injured party.

09 责任险导论 / Introduction to Liability Insurance

P3 过一遍 / Skim

陷阱：把使用损失排除在财产损害外 / Excluding Loss of Use from Property Damage——题干或选项出现 only covers physical repair or replacement、excludes loss of use，或问邻居因火灾临时租房与宠物寄养费归入哪一类。 / The question stem or options contain phrases like 'only covers physical repair or replacement' or 'excludes loss of use', or ask how a neighbor's temporary rent and pet boarding costs caused by a fire are classified.

必记：保险人承诺支付被保险人在法律上应付给第三方的补偿性赔偿，且损害须由保单期内、承保地域内的一次 occurrence 造成。 / The insurer agrees to pay compensatory damages that the insured becomes legally obligated to pay to a third party, provided the injury or damage is caused by an occurrence within the policy period and coverage territory.

10 责任险保单 / Liability Insurance Policies

P2 稳住 / Hold steady

陷阱：第一方与第三方混淆 / Confusing first-party with third-party coverage——题干主语或受伤者出现 the insured、the insured's spouse、children residing in the household 或 boarders。 / The question stem or injury scenario mentions the insured, the insured's spouse, children residing in the household, or boarders.

必记：房主、租客、公寓单元业主、活动房屋业主四种保单均内含第二部分责任保障：E 为需负法律责任的全球个人责任（举例限额 $1 million），F（常见 $5,000）、G（限额表 $500，通常不超 $1,000）、H（按给付表）为不问法律责任且通常无免赔额的自愿给付。 / Homeowners, Tenants, Condominium Unit Owners, and Mobile Homeowners forms all include Section II Liability Coverage: Coverage E provides worldwide legal liability coverage as a private citizen (sample limit $1,000,000), while Coverage F (common sample limit $5,000), Coverage G (sample limit table $500, usually capped at $1,000), and Coverage H (schedule of benefits) provide voluntary payments without requiring proof of legal liability and generally without a deductible.

11 意外疾病险与旅行险 / Accident and Sickness Insurance and Travel Insurance

P3 过一遍 / Skim

陷阱：欺诈与年龄误报后果对调 / Confusing the consequences of fraud and age misstatement——题干出现两年后发现投保书陈述不实（incontestability）、隐瞒病史（fraudulent misrepresentation）或报错年龄（misstatement of age）。 / The question stem mentions an application misstatement discovered after two years (incontestability), concealment of medical history (fraudulent misrepresentation), or an incorrect age (misstatement of age).

必记：65 岁前有 1/3 的人会遭遇超过 90 天的失能（平均超 2 年），疾病是失能的首要原因，且 90% 以上的事故与工作无关。 / Before age 65, one out of three people will suffer a disability lasting longer than 90 days (averaging more than 2 years); sickness is the primary cause of disability, and more than 90% of accidents are not work-related.

12 BC 车险制度、ICBC 与保费 / Introduction to BC Automobile Insurance: Systems, ICBC, and Premiums

P1 必拿分 / Must score

陷阱：rate class 与 rate group 混为一谈 / Confusing rate class with rate group——题干出现 vehicle use（车辆用途）或 Basic premium adjustment 时选 rate class；出现 vehicle make/model 或 own damage 时才是 rate group。 / When the question stem mentions vehicle use or Basic premium adjustment, select rate class; only when it mentions vehicle make/model or own damage does it refer to rate group.

必记：BC、SK、MB 为政府强制车险省（最低第三方责任均为 $200,000），Quebec 为政府管人身伤害、私营管财产损失的混合制；BC 私营公司只能卖加高第三方责任、加强无保险/保额不足驾驶人保障和自车损失险这三样超额保障，且更低车损免赔额只有私营公司提供。 / BC, SK, and MB operate compulsory government auto insurance plans (all with a minimum third-party liability limit of $200,000), while Quebec operates a hybrid system with government bodily injury and private property damage; BC private insurers may sell only three excess coverages (extended third-party liability, excess underinsured motorist protection, and own damage coverage), and lower collision deductibles are available only from private insurers.

13 Autoplan 基本保障与自车损失 / Autoplan Basic Coverage and Own-Damage Coverage

P1 必拿分 / Must score

陷阱：碰撞险与综合险边界混淆 / Confusing boundaries between Collision and Comprehensive——题干出现 fallen tree on the road、pothole、guardrail、hit-and-run damaging the insured vehicle，或 animal、windshield、hail、vandalism 等具体致损物。 / The question stem mentions fallen tree on the road, pothole, guardrail, hit-and-run damaging the insured vehicle, or specific damage perils like animal, windshield, hail, or vandalism.

必记：基本险保障车主、承租人、列名驾驶人及持有效驾照获许可驾驶者，但从事汽车买卖、修理、保养、存放或代客泊车者即使获许可也不受保（须另购 garage policy）；地域限于加拿大、美国及往返加美港口的船只，不含墨西哥。 / Basic coverage protects the vehicle owner, lessee, named drivers, and any licensed driver operating the vehicle with consent; however, persons engaged in buying, selling, repairing, maintaining, storing, servicing, or valeting vehicles are excluded even with permission (requiring a garage policy); territorial limits are confined to Canada, the United States, and vessels travelling between their ports, excluding Mexico.

14 车险可选保障与保障条件 / Optional Auto Coverages and Coverage Conditions

P1 必拿分 / Must score

陷阱：同住亲友当成偶尔借车 / Treating co-residing relatives as occasional borrowers——题干出现 household member、family member、employee，或提示借车人与车主同住、受雇于车主。 / The question stem mentions household member, family member, employee, or indicates the driver lives with or is employed by the vehicle owner.

必记：可选险大多与基本险写在同一张保单上分开计价，但收入补足（Income Top-Up）和专项保障（Specialized Coverages）是单独的保单。 / Most optional coverages are listed and priced separately on the same policy document as the basic coverage, but Income Top-Up and Specialized Coverages are issued as separate standalone policies.

15 经纪人监管与职业操守 / Regulation and Ethics of Insurance Intermediaries

P2 稳住 / Hold steady

陷阱：监管机构张冠李戴 / Confusing regulatory bodies and their distinct functions——题干出现 licensing、complaints、disciplinary action 或 regulating conduct in BC/AB/SK/MB。 / The question stem mentions licensing, complaints, disciplinary action, or regulating conduct in BC, AB, SK, or MB.

必记：中介监管属省级权限；BC、AB、SK、MB 四省将牌照、投诉、纪律及制定行为规章委托给独立的 Insurance Council，其决定一般可上诉至 Superintendent。 / Regulation of insurance intermediaries falls under provincial jurisdiction; British Columbia, Alberta, Saskatchewan, and Manitoba delegate licensing, complaints, discipline, and the enactment of codes of conduct to an independent Insurance Council, whose decisions may generally be appealed to the Superintendent.