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INSURANCE ISSUES -- 13 CE HOURS -- DOI #12665

1. Does an Internet insurance transaction occur in the state in which the consumer is located or the location from where the electronic message originated?
 - A. Always the state of origination
 - B. Where the agent resides
 - C. Most likely, the transaction is deemed to occur in the state where the consumer is located
 - D. Internet transactions are currently illegal
2. The principle of indemnity states that the purpose of insurance is to _____.
 - A. Restore an insured to the pre-loss condition
 - B. Assure all insureds equal access to the system
 - C. Insure all risks at all times
 - D. Slightly overinsure for safety
3. To verify an Internet digital signature, parties to a transaction may use a digital certificate. A digital certificate _____. In effect, it becomes an electronic driver's license.
 - A. Is an on-line photograph of the signer
 - B. Irrevocably binds a person's identity to a public key
 - C. Gives anyone specific information about the signer
 - D. Will verify the signers purchase within 10 days
4. An on-line RFQ (Request for Quotation) typically requires a _____ which the insurance consumer must answer in order to obtain a _____.
 - A. Questionnaire / quotation
 - B. Survey / referral
 - C. Telephone conversation / quotation
 - D. Quiz / discount
5. A "sub-rosa" insurance fraud investigation refers to
 - A. A legal proceeding to make fraud abusers talk
 - B. Judicial orders to find out more about a particular fraud case
 - C. Investigations where children may be affected
 - D. The surreptitious filming of a subject who is under investigation
6. Insurance as a concept could not exist were it not for two factors:
 - A. Time & money
 - B. Money and risk
 - C. Money and property acquisitions
 - D. People and money
7. A single source sales site on the Internet is comprised of
 - A. One or more agents / companies offering a specific insurance product
 - B. A single insurance company marketing its product
 - C. An independent website
 - D. A website devoted only to agent sales information
8. Define "netiquette".
 - A. The study of computers and Internet uses
 - B. Standards of ethics and reason when using the Internet
 - C. Rules for software programming
 - D. The process of connecting one computer to another
9. Concerning risk assessment, once risks have been identified and classified, the final step is to assess them in terms of potential _____.
 - A. Loss
 - B. Frequency and severity of loss
 - C. Premium
 - D. Nonforfeiture value
10. Insurance fraud ranks second only to _____ as the most costly white-collar crime in America.
 - A. Tax evasion
 - B. Murder
 - C. Embezzlement
 - D. Securities fraud
11. What are the three primary points of Internet insurance transactions where "security" is an issue?
 - A. Illegal advertising, premium payments, illegal tampering
 - B. Underwriting, risk, tampering
 - C. Privacy, alteration of consumer information, tampering with insurer home pages
 - D. Risk evaluation, appraisal, premium payments

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12. Why is it unlikely that the Internet will replace insurance agents?

- A. Because agents have a powerful lobby
- B. Because most insurance is purchased when an agent uncovers a need and encourages the consumer to take action
- C. Because consumers are too stupid to buy insurance over the Internet
- D. Because there is no system or method to make an initial premium over the Internet

13. In a fraud case, why will attorneys attempt to get a copy of the agent's file?

- A. It will show the agent's knowledge of the insured's intent
- B. It will show communications between agent and client
- C. It will show underwriting information
- D. All of the above

14. The purpose of insurance actuarial departments is to make sure that _____.

- A. Premiums are as high as possible
- B. NO ONE brings more risk to the pool than resources
- C. NO ONE brings more resources than risk, i.e. that premiums are legitimate
- D. Both B & C

15. What does BOTTOMRY have to do with insurance?

- A. It is one of the earliest forms of insurance
- B. It establishes the lowest practical premium for the associated risk
- C. It is used by actuaries to assess risk
- D. It is a detailed underwriting method

16. "Electronic commerce" is the buying and selling of goods via

- A. The Internet
- B. An electronic medium
- C. Audio / visual methods
- D. Fax machine

17. A computer network is two or more computers connected to each other which can _____.

- A. Download data from a master computer
- B. Share the same files
- C. Communicate information
- D. Upload data to a master computer

18. Tampering with an insurer's home page is a security concern with Internet sales because hyperlinks may cause a consumer to leave the home page and _____.

- A. Transact bogus business with an unaffiliated third party
- B. Introduce a virus into the consumer's computer
- C. Buy a competitor's product
- D. Never talk to an agent

19. What is the number one "myth" about websites?

- A. That you will automatically reach millions of people
- B. That you will have an "exclusive contract" for your area
- C. That everyone makes money on the Internet
- D. That no one is watching for illegal activities

20. Concerning fraud, no insurance carrier, agent or third party administrator has the right or authority to make any agreement to

- A. Reduce criminal charges
- B. Not report or pursue suspected fraud
- C. Catch the fraud suspect
- D. File a complaint with local authorities

21. Why did the first appearance of life insurance lag behind other forms of insurance?

- A. It was too expensive
- B. No one could understand it and no one needed it
- C. It was considered to be usury and betting; both against the law
- D. No one was willing to insure lives

22. The foundation of traditional underwriting practice is to assess loss experiences and then _____.

- A. Charge appropriate premiums
- B. Establish strict underwriting rules
- C. Determine what factors seem common to certain types of losses.
- D. Cancel a block of insured's at high risk

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23. What are the reasons that health insurance operates in a different climate today than when it began?

- A. There are many measures that now help prevent diseases and accidents, e.g., bicycle/motorcycle helmets
- B. Health insurers are concerned with the active participation of the insured in preventing risks
- C. Responsibility for maintaining a healthy lifestyle is put more on the insured
- D. All of the above

24. What are reasons that regulators will benefit from widespread Internet insurance sales?

- A. Insurance departments can post consumer information that appears automatically in consumer searches
- B. Regulators can actively monitor market conduct by "surfing the web" looking for suspicious activity
- C. Regulators could more frequently monitor insurer compliance
- D. All of the above are reasons

25. What state requirements exist regarding insurance premium payments made by credit card?

- A. Credit card usage may not increase the premium or incur separate fees
- B. The credit card issuer may not cancel a policy if the cardholder fails to pay balances due
- C. Premium refunds must be made directly to the cardholder
- D. All of the above

26. In order for insurance purchased on the Internet to have a valid "binding effect" _____ and _____ must be found.

- A. Money and methods of intent
- B. An acceptable method for verifying identity and recording the applicant's intention to purchase
- C. Witnesses and payment methods
- D. Payment methods and receipts

27. Insurance abuse is any practice that _____. This includes some behavior that is not criminal and some that is fraud.

- A. Uses the system in a way that is contrary to either the intended purpose of the system or the law
- B. Is impossible to trace
- C. Is illegal
- D. Seems wrong

28. Which of the following are examples of agent fraud?

- A. Misrepresentation of a policy / annuity value
- B. False statements about products he is selling
- C. Agent misstatements on application
- D. All of the above are considered fraudulent

29. There have been many changes in the field of insurance which reflect changes in the society. Which of the following serve as examples?

- A. All of the following are examples
- B. The elimination of redlining after the riots of the 60's
- C. Certain recreational activities, such as skydiving, led to exclusion from coverage
- D. Dramatic changes in health insurance tied directly to technological advances in the field of medicine

30. Insurance fraud occurs when someone knowingly _____ to obtain some benefit, or advantage, or to cause some benefit to be denied. If there is no _____, there may be abuse but it is not fraud.

- A. Shams someone / sham
- B. Lies / lie
- C. Harms someone / harm
- D. Damages someone / damage

31. What is the purpose of using the "Racketeer Influenced and Corrupt Practices Act (RICO)" in cases of insurance fraud?

- A. It can result in prison time
- B. It allows treble damages
- C. It provides for forfeiture of a criminal's assets
- D. Both B & C

32. The marketing of insurance over the Internet offers regulators an additional opportunity to actively monitor market conduct. What are practical ways this can work?

- A. Regulators can "surf" the net, looking for suspicious activity
- B. Regulators could more frequently monitor insurer compliance with surprise audits
- C. Regulators could download every application and underwriter approval to verify consumers are treated fairly
- D. A & B are practical ways

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33. In separating criminal fraud from abuse, what are the key elements to remember

- A. There is an intentional lie in fraud
- B. The lie is made to obtain a benefit not due or obtaining a less than proper rate
- C. The lie must be material and make a difference in the outcome
- D. All of the above are elements

34. A sub rosa fraud investigation is a visual tool which can only be used to uncover lies that

- A. Are made in private
- B. Involve 3rd parties
- C. Can be disproven visually
- D. A police officer can witness

35. It is highly important to insurance companies that their insureds be stable individuals, i.e., pay their bills, take care of their health and maintain their property. In determining stability, however, underwriters must be prepared to demonstrate that there is _____ and that their decision is not arbitrary.

- A. A witness to every action
- B. A clear relationship between the condition and the risk
- C. 3rd Party evidence
- D. Public records in support of their decision

36. It is increasingly difficult for insurers to determine how much risk is attached to each policy because insurers are vulnerable to two types of damages : _____ and _____.

- A. Tort and punitive damages
- B. Libel and sanctuary damages
- C. Clean and dirty damages
- D. Statutory and multiple damages

37. The use of the Internet network is a privilege, not a right, which may be revoked at anytime for abusive conduct. Such conduct includes

- A. Use of abusive language
- B. Sending of messages that are likely to result in the loss of recipients' work or systems
- C. Chain letters or broadcast messages which would cause congestion of the networks
- D. All of the above are abusive conduct

38. Why is workers' compensation fraud considered a "double blow" to society

- A. Insurers are defrauded and employers lose productivity when employees are away from their jobs
- B. Insurers pay and society pays more taxes
- C. Victims include government and private industry
- D. Insurers and government both pay

39. What is a "consumer-centered website"?

- A. A site that creates a desire for your products and services
- B. A site that evolves around your customer's needs
- C. A site that repackages your knowledge into a resource for clients to use
- D. All of the above describe a consumer-centered website

40. The Internet began in 1968 as ARPA (Advance Research Projects Agency), the first large-scale computer network. Before ARPA most networks depended on a _____ which, if down, jeopardized the entire system. ARPA used multiple servers and communication systems that could be re-routed when problems occurred.

- A. Individual companies
- B. Central server
- C. The U.S. Government
- D. Mass cooperation

41. Once your website is developed, you will need to _____ to truly capture the power of the Internet.

- A. Network
- B. Communicate with clients
- C. Hyperlink
- D. Download information to clients

42. What are some things individual agents can do to stop insurance fraud

- A. All of the following
- B. Personally inspect property you expect to insure, take pictures and ask for proof of value
- C. Be wary of "walk-in" business
- D. Agents should talk about risk reduction / safety to get a feeling for the client's attitude toward the property or insurance purchased

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43. A major change in underwriting practices is one regarding marital status as a factor in issuing or rating insurance. Underwriters are now _____ using marital status in their determinations.

- A. Finally approved for
- B. Encouraged in
- C. Commonly prohibited from
- D. Somewhat restricted

44. The philosophy behind using "hyperlinks" to connect your website to others is simple:

- A. Your potential visitors can find you from different angles.
- B. Your site becomes more of a resource tool when you link to other, quality websites sharing similar subject matter
- C. If one site is shut down, another is almost always still running
- D. A & B only

45. Probably the single factor in our society that makes the health care problem so severe is an increasing tendency for people to believe that

- A. HMO's are bad
- B. Every problem has a solution
- C. Doctors are perfect
- D. Insurance is always there to pay

46. While insurance companies and courts cannot make people think with their heads instead of their hearts, increasing abuses in the matter of jury verdicts in personal injury cases have led to

- A. Campaigns to set legal limits on intangibles such as pain and suffering
- B. Tighter review of jurors
- C. Security in courthouse proceedings
- D. More trials by jury

47. Compared to years ago, federal statutes make it a crime to send documents intended to defraud through the mail, even when the perpetrators

- A. Are not criminals
- B. Are under age 25
- C. Do not succeed
- D. Succeed in defrauding more than \$1,000

48. In using the Internet, there may be some question as to where an insurance transaction may have occurred. A majority of states have indicated that insurance transactions occur

- A. In the state where the agent is located
- B. In the state where the consumer resides
- C. In the state where the insurer is based
- D. Where the Internet provider is based

49. Changes in present day society are dispersed (communicated) quickly and the ability to more clearly identify risks that might cause harm to a particular group of people is enhanced by technological advances in

- A. Underwriting
- B. Health care
- C. Gathering, sorting and interpreting data
- D. Computers

50. People almost always think of insurance companies with "deep pockets", i.e., society will not suffer from claims paid by them . . . yet these companies are really a pool of people committing resources to cover losses. But, there are things that make the public forget the pool concept. They include:

- A. When we pay premiums, we only receive a piece of paper
- B. Exaggerated stories about claims that were NOT paid
- C. Few people derive comfort from possessing an insurance policy
- D. All of the above

51. Though not legally fraud, offering or accepting kickbacks for the referral or settlement of a claim case is a reportable and highly prosecutable crime punishable by

- A. Up to 2 years in prison
- B. Up to 3 years in prison
- C. Up to 4 years in prison
- D. Up to 5 years in prison

52. E-mail, the World Wide Web, Internet Service Providers and computer on-line services are all means by which one can obtain access to

- A. The Internet
- B. Personal financial data
- C. Confidential insurance files
- D. Sensitive business records

53. The most significant disadvantage of using the Internet to buy insurance for some consumers may be

- A. The cost of connecting
- B. The lack of personal interaction with an agent
- C. The inability to make a decision
- D. Purchasing without a paper back-up

54. "Spamming" on the Internet refers to

- A. Sites that sell wholesale meats
- B. Unsolicited advertising or "junk mail" sent by computer
- C. Boycotting an abusive website
- D. The process of recovering lost files

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55. What the three factors are necessary for a social instrument such as insurance to exist?

- A. Property, money, trade**
- B. Money, laws, property**
- C. Phones, computers, paper**
- D. Communication, money, property**

-----END EXAM-----



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