

182 Agents & Identity Theft Exam -- Satisfied Ethics **12 Hrs Ethics** **Instructions**

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#182 -- AGENTS & IDENTITY THEFT EXAM

1. Identity theft is an important issue today because _____.

- A. People don't shred anything
- B. Sharing information has become complicated
- C. No one knows
- D. The credit bureaus refuse to help

2. Agency agreements say it is _____ when someone gains unauthorized access to an insurer's computer using an agent's password.

- A. A mutual problem
- B. The agent's responsibility
- C. Unfortunate
- D. Unavoidable

3. Homeowner identity theft coverage is _____ based, i.e., the theft must happen during the policy period.

- A. Occurrence based
- B. Claims based
- C. Fraud based
- D. Liability based

4. Nonpublic personal financial information is _____ given to a licensee to obtain insurance.

- A. Anything with numbers in it
- B. Family information
- C. Personally identifiable financial information
- D. General financial data

5. Financial identity theft occurs when a perpetrator _____.

- A. Obtains funds from a bank account
- B. Assumes someone's identity
- C. Impersonates another
- D. Receives bogus insurance benefits

6. One is "violating confidentiality" if information is passed on to another _____.

- A. Without delay
- B. Without concern
- C. Without permission
- D. Without time constraints

7. Most identity theft breaches come from which of the following directions:

- A. Employee mistakes
- B. Physical loss
- C. Password breaches
- D. All of the above

8. Identity cloning occurs when a criminal _____ for the purpose of concealment.

- A. Impersonates someone
- B. Imitates someone
- C. Harasses someone
- D. Copies someone

9. Ethics are not laws, yet they can be _____ by laws.

- A. Influenced
- B. Guided
- C. Eradicated
- D. Superseded

10. An electronic data processing policy may not cover loss of data due to a _____.

- A. Storm
- B. Computer hacker
- C. Employee error
- D. Power outage

11. An identity theft occurrence plan would be used in case _____.

- A. A flood damages computers
- B. A home computer is stolen
- C. Workplace identity theft occurs
- D. A business vehicle is stolen

12. Loss of a company's reputation or goodwill due to identity theft is _____ in commercial property policies.

- A. Rarely insured
- B. Not covered
- C. Covered
- D. Not discussed

13. Prosecuting identity theft offenders is a slow process because cases are _____.

- A. Difficult to prove
- B. Not legal
- C. Fe and far between
- D. Without consequences

14. Under HIPPA, federal criminal penalties for obtaining protected health information to sell or use for personal gain can total up to \$_____ and up to 10 years in prison.

- A. \$50,000
- B. \$100,000
- C. \$250,000
- D. \$500,000

15. Advertising a bogus job offer is one way an identity thief can obtain someone's _____.

- A. Full name & Address
- B. Curriculum Vitae
- C. Phone & banking address
- D. All of the above

16. Unsecured email is a dangerous method to transmit policy applications and attachments. A better choice would be to send them through _____.

- A. The internet
- B. The carrier
- C. A real-time interface secure server
- D. A filter

17. Under California Privacy Law, at the time of a policy application, agent's must provide consumers a notice describing the agent's _____.

- A. Privacy practices
- B. License expiration
- C. Work experience
- D. Education

18. A police report should be filed after an identity theft. Without it, creditors _____.

- A. Can collect from the victim
- B. Will not stop contacting the victim
- C. Lose their rights to collect
- D. Are legally correct

19. Synthetic identity theft might occur when a criminal combines a real social security with a fake name or birth date. This crime is hard to track because the information may show as _____.

- A. Forged
- B. An entirely new file at the credit bureau
- C. Used
- D. Non-functioning

20. Training agent employees in office privacy procedures is essential to mitigate identity theft. Employees should be taught to _____.

- A. Keep data files locked or password protected
- B. Shred all appropriate documents
- C. Perform regular privacy policy training
- D. All of the above

21. Having a strong moral compass is behaving in ways where _____.

- A. The agent benefits
- B. Only the client benefits
- C. Self-interest is not the driving motivation
- D. The law rules

22. Medical identity theft occurs when someone uses a person's name or insurance information, without their consent, to _____.

- A. Pay for medicine
- B. Obtain medical services
- C. Apply for credit
- D. Get free goods

23. Opt-in means an agent must obtain a consumer's permission _____.

- A. Before sharing their nonpublic personal information with others
- B. To apply for insurance
- C. To file a claim
- D. To stop the sharing of consumer information

24. Pretexting is the use of false pretenses to trick a business into _____.

- A. Filing a claim
- B. Disclosing customer information
- C. Copying records
- D. Selling a confidential mailing list

25. A client who has opted-out of an agent's personal information disclosure may not be unfairly _____.

- A. Discriminated against
- B. Denied a product
- C. Denied a service
- D. All of the above

#182 -- AGENTS & IDENTITY THEFT EXAM

26. Insurance risk appraisal is the process whereby insurers determine cost to cover one's

_____.

- A. Claim potential
- B. Identity theft potential
- C. Risk profile
- D. Premium potential

27. Misuse of position might occur when an agent disguises his _____ with intent to deceive or even steal their identity.

- A. Client file
- B. Actual position
- C. Business card
- D. Agency name

28. Terminated employees from an agent's office should be cut off from accessing company data systems by using _____.

- A. New passwords or authentication
- B. Really big locks
- C. A corporate code
- D. Watchdog

29. State and national privacy rules are enacted because privacy is _____.

- A. A misnomer
- B. A fundamental right of the citizenry
- C. Over rated
- D. Not for everyone

30. HIPPA (Health Insurance Portability and Accountability Act) was enacted to encourage health care electronic transactions and to provide

_____.

- A. Health claim procedures
- B. Identity theft rules
- C. Safeguards to protect health care transactions
- D. A system to expedite applications

--END EXAM--