#182 -- AGENTS & IDENTIY THEFT EXAM

| 1. Identity theft is an important issue today because | 8. Identity cloning occurs when a criminal for the purpose of | |
|---|---|--|
| | concealment. | |
| A. People don't shred anything | | |
| B. Sharing information has become complicated | A. Impersonates someone | |
| C. No one knows | B. Imitates someone | |
| D. The credit bureaus refuse to help | C. Harasses someone | |
| · | D. Copies someone | |
| 2. Agency agreements say it is | | |
| when someone gains | 9. Ethics are not laws, yet they can be | |
| unauthorized access to an insurer's computer | by laws. | |
| using an agent's password. | · | |
| | A. Influenced | |
| A. A mutual problem | B. Guided | |
| B. The agent's responsibility | C. Eradicated | |
| C. Unfortunate | D. Superseded | |
| D. Unavoidable | ' | |
| | 10. An electronic data processing policy may | |
| 3. Homeowner identity theft coverage is | not cover loss of data due to a | |
| based, i.e., the theft must | | |
| happen during the policy period. | | |
| nappen daring the pener peneral | A. Storm | |
| A. Occurrence based | B. Computer hacker | |
| B. Claims based | C. Employee error | |
| C. Fraud based | D. Power outage | |
| D. Liability based | D. I owel outage | |
| D. Liability based | 11. An identity theft occurrence plan would be | |
| 4 Nannublia paragnal financial information is | used in case | |
| 4. Nonpublic personal financial information is | useu III case | |
| given to a licensee to obtain insurance. | A flood domages computers | |
| obtain insurance. | A. A flood damages computers | |
| A A a delina cuite access and in it | B. A home computer is stolen | |
| A. Anything with numbers in it | C. Workplace identity theft occurs | |
| B. Family information | D. A business vehicle is stolen | |
| C. Personally identifiable financial information | | |
| D. General financial data | 12. Loss of a company's reputation or | |
| | goodwill due to identity theft is | |
| 5. Financial identity theft occurs when a | in commercial property | |
| perpetrator | policies. | |
| | | |
| A. Obtains funds from a bank account | A. Rarely insured | |
| B. Assumes someone's identity | B. Not covered | |
| C. Impersonates another | C. Covered | |
| D. Receives bogus insurance benefits | D. Not discussed | |
| | | |
| 6. One is "violating confidentiality" if information | 13. Prosecuting identity theft offenders is a | |
| is passed on to another | slow process because cases are | |
| | | |
| A. Without delay | A. Difficult to prove | |
| B. Without concern | B. Not legal | |
| C. Without permission | C. Fe and far between | |
| D. Without time constraints | D. Without consequences | |
| | | |
| 7. Most identity theft breaches come from which | | |
| of the following directions: | | |
| | | |
| A. Employee mistakes | | |
| | | |
| B Physical loss | | |
| B. Physical loss C. Password breaches | | |

D. All of the above

| A. \$50,000 A. \$50,000 C. \$250,000 C. \$250,000 The system of the system o | obta | Under HIPPA, federal criminal penalties for ining protected health information to sell or use personal gain can total up to \$ and | 20. Training agent employees in office privacy procedures is essential to mitigate identity theft. Employees should be taught to |
|---|------------|--|--|
| B. Shred all appropriate documents C. \$250,000 D. \$500,000 S. \$500,000 S. \$00,000 S. \$00 | up to | o to years in prison. | · |
| 15. Advertising a bogus job offer is one way an identity their 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 filled after an identity theft. Without it, creditors 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 21. Having a strong moral compass is behaving in ways where A. The agent benefits B. Only the client benefits B. Only the client benefits C. Self-interests 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 C. Copying records D. Selling a confidential mailing list C. Selling a confidential mailing list C. Selling a product C. Denied a product C. Denied a service D. All of the above | B. C. | \$100,000 \$250,000 | B. Shred all appropriate documentsC. Perform regular privacy policy training |
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| 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 personal information disclosure may not be unfairly A. Discriminated against B. Denied a product C. Denied a service D. All of the above | | | |
| 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 unfairly A. Discriminated against B. Denied a product C. Denied a service D. All of the above | D. | Are legally correct | |
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| A. Forged B. An entirely new file at the credit bureau C. Used D. All of the above D. All of the above | _ | | |
| A. Forged B. An entirely new file at the credit bureau C. Used | | | |
| B. An entirely new file at the credit bureau C. Used | A. | Forged | |
| C. Used | | | |
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#182 -- AGENTS & IDENTIY THEFT EXAM

| | Insurance risk appraisal is the process ereby insurers determine cost to cover one's |
|----------------------|---|
| C. | Claim potential Identity theft potential Risk profile Premium potential |
| dis | Misuse of position might occur when an agent guises his with intent to eive or even steal their identity. |
| | Client file Actual position Business card Agency name |
| sho | Terminated employees from an agent's office ould be cut off from accessing company data tems by using |
| | Really big locks |
| | State and national privacy rules are enacted cause privacy is |
| | A misnomer A fundamental right of the citizenry Over rated Not for everyone |
| Acc | HIPPA (Health Insurance Portability and countability Act) was enacted to encourage alth care electronic transactions and to provide |
| A. B. C. D. | Health claim procedures Identity theft rules Safeguards to protect health care transactions A system to expedite applications |

--END EXAM--

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