

FINAL EXAM – Ethics 4-Hour Course

- Being ethical goes beyond simple compliance with the law. It means being completely honest concerning _____.
 - All facts
 - A client's profile
 - Your scheduling
 - Other agents in your office
- Confronting unethical conduct can be handled by _____.
 - Stating your position
 - Presenting a case
 - Not Ratifying unethical actions
 - All of the above
- A "personal relationship" is legally created with a client when _____.
 - A prospective insured consults an insurance agent
 - A prospective insured provides an agent with specific information about his unique circumstances
 - A client relies on the agent to obtain appropriate coverage tailored to his circumstances
 - All of the above creates a legal personal relationship
- The legal precedent theory states that legal decisions are building on precedent cases. So, the system is constantly _____.
 - Wrong
 - Right
 - Expanding
 - Confused
- The *McConnell v Ehrlich* case involved an agent who _____, an extreme example of agent dishonesty.
 - Mailed deceptive and misleading letters and advertising
 - Postdated an application after a claim
 - Lied on his license renewal
 - Left town with a client's premium check
- Defamation results when an agent sends out materials or makes statements that are _____ to the financial condition of any insurer or designed to injure another agent.
 - Slightly erroneous
 - Threatening
 - False or malicious
 - A little incorrect
- Ethical conduct is a higher level of responsibility _____ in order to do a better job for your client.
 - You promise to do better
 - You choose to uphold
 - You are legally bound to perform
 - Required by your insurance company
- Having a strong moral compass means you strive for virtuousness, behaving in ways where _____.
 - Perfection is the goal
 - Self-interest is not the driving force
 - Company bonus pay is a certainty
 - Local church ministers ask your advice for sermons
- A higher than normal commission for a product might make you question _____.
 - That elements of the policy you are considering could be affected by higher charges or qualification
 - Your CPA. It may put you in a higher tax bracket
 - Why you didn't become an agent sooner
 - If you should let other agents know about a great deal
- Insurance advertising is considered to be everything you do to create interest in your insurer or product. However, _____ is not considered to be insurance advertising.
 - A blind ads
 - An internet ad
 - Communication used purely for internal purposes
 - Talking about products directly with your client
- The reason *Grace v Interstate Life* is an important court case lies in the fact that the agent continued to _____.
 - Pocket premiums paid by his client
 - Collect premiums for a policy his client no longer needed
 - Misrepresent his product
 - Recommend a high commission product instead of one with a commission his client could afford

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12. Ethics are not laws, yet they can be _____.
- A. Guided by laws
 - B. Thought of as laws
 - C. Legally enforced as the law
 - D. Just as mean
13. Deceptive trade practice laws apply to insurance because an insurance policy is considered a _____ and the purchaser of a policy is deemed a _____.
- A. Service / Consumer
 - B. Legal contract / Party of interest
 - C. Contract of adhesion / Controller
 - D. Public concern / Ward of the State
14. Misuse of position by an agent may be represented by which of the following example(s) _____.
- A. Representing yourself as an insurance expert when you are not
 - B. Claiming to have special insurance knowledge
 - C. Disguising your actual position to deceive or influence clients
 - D. All of the above are considered misuse of position
15. Maintaining a "moral agency climate" means you reinforce proper values and ethics in front of other agents by supporting good, moral decisions _____.
- A. About one-half the time
 - B. When everyone is looking
 - C. Even at the cost of production
 - D. In every matter that is put in writing

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