

CISR Agency Operations Self Quizzes with Complete Solutions

Limitations on how credit scoring is used in underwriting is an example of which one of the three topics concerning the benefits of ethical behavior?

Government regulation

1 MULTIPLE CHOICE OPTION

Property values, protection class, other residents in the household, and rates based on classification or garaging address are all areas in which there may be _____ faced by insurance professionals.

Ethical issues

2 MULTIPLE CHOICE OPTIONS

An agreement between two or more parties that creates an obligation to do or not do something is the definition of what term?

Contract

2 MULTIPLE CHOICE OPTIONS

Micah is driving down the road in his Chevy and adheres to the neighborhood speed limit of 25 MPH. Doing so, Micah is following a _____.

Statute

2 MULTIPLE CHOICE OPTIONS

When the agency helps the customer determine the appropriate amount of insurance to meet their needs, this is known as providing adequate coverage.

True

1 MULTIPLE CHOICE OPTION

When someone is prevented from arguing something or asserting a right that contradicts what they previously said or agreed-to by law, this is known as estoppel.

True

1 MULTIPLE CHOICE OPTION

When it comes to ethical decision-making, thinking about whether a problem has three potentially negative consequences means you are "seeking out resources."

False

1 MULTIPLE CHOICE OPTION

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