

# Self-study CE Exam – “Ethics” (2 Hrs)

1. Ethical advertising by a Surety Bail Bond Agent, according to the Rules & Codes promulgated by the Ohio Department of Insurance, MUST include?
  - A. The address where the Surety Bail Bond Agent resides
  - B. The address of record on file with the Ohio Department of Insurance
  - C. The Surety Bail Bond Agent’s Social Security Number
  - D. The Surety Bail Bond Agent’s NPN
  
2. After forfeiture, how much collateral can a Surety Bail Bond Agent keep?
  - A. All of it because it has been forfeited
  - B. Some of it because the bail agent is due his fee
  - C. None of it because it always belongs to the one who gave it
  - D. Half of it because that’s what the Ohio Revised Code says
  
3. Morality *must be defined* to define Ethics! Which statement is NOT correct?
  - A. An act that is morally right is *always* good for us
  - B. Sound ethics are the *moral* standards by which people judge behavior
  - C. Bail Agents come from a breed where morality is unknown
  - D. Bail Bond Agents have an opportunity to show forth good morals
  
4. These *moral principles* govern the business of Surety Bail Bond except for...?
  - A. Honesty, Confidentiality, Legality, Non-discrimination
  - B. Respect for Fellow Agents, Carefulness, Objectivity
  - C. Integrity and “ethical behavior” in thought, words and actions
  - D. Meeting your sales quota, saying “whatever it takes” to make the sale
  
5. “The end never justifies the means” - What does this literally mean?
  - A. As long as you don’t hurt anyone - you can do what you want
  - B. You can never do what you want – even if it means to justify the end
  - C. As long as *ultimate good* is the final result – you can do what you want
  - D. Follow the “spirit of the law” and – you can do what you want
  
6. The defendant was a county Judge for over 25 years is arrested & needs a bond?
  - A. You can suggest a good attorney he can employ for his defense
  - B. You can charge half the “premium rate” to save him money
  - C. You can help him with a bond and give a special “judicial” discount
  - D. You can help him with a bond as you would with any other individual
  
7. When is it ethical for a Licensed Surety Bail Bond agent to give legal advice?
  - A. Only if the agent explains beforehand that he’s NOT an attorney
  - B. Only in the Courthouse or on the grounds of a detention facility
  - C. A bail bond agent may never give legal advise
  - D. Only if he has had legal courses from an approved Law School

8. The Judge has made his bond decision at the arraignment. You now have to make your decision to write or not to write the bond. What should you NOT do?
- Inform the Indemnitor that your premiums are non refundable
  - Promise the Indemnitor that the defendant will be released from jail
  - Explain the liability & risks in posting bond directly with the Court
  - Disclose all “bond options” available (e.g. cash, surety or 10%)
9. Complete this *ethical* proverb: “Do unto others\_\_?”
- “...before they do unto you”
  - “...as you would have them do unto you”
  - “...for they will surely do unto you”
  - “...in case they do unto you”
10. Collateral, when being held by an agent to secure a bond, can?
- Be used by the Defendant’s spouse with permission from the Court
  - Never be used
  - Be used with permission of the Superintendent of Insurance
  - Be used by the owner of the property while being held *on paper*
11. A study of ethics is important for all of the following reasons except for...?
- Helping an agent understand the complexities of ethical decision-making
  - Allowing an agent to do “good” or “wrong” and always be right
  - Giving specific tools (Rules & Codes) for the conduct of business
  - Promoting integrity in the profession of bail bonding
12. Which answer is wrong? No matter what activity you’re engaged in, that activity must be regulated by the *moral law* in every detail of its exercise because...?
- Every human action of man is subject to the law of reason
  - Every concrete human action is a moral action
  - Not so in bail bonding because an agent’s action are above the law
  - Every profession must have its ethical implications
13. The concept of “ethical behavior” is defined and demonstrated in all ways except...?
- By the Rules that have been established for your discipline
  - By the Administrative Codes set by the Ohio Legislature
  - By the number of bonds you have written for the company
  - By the kindness & understanding you have shown to a family
14. A balance is owed on the Premium Due. What is the *ethical* thing to do?
- The family’s poor, ignore the file and mark it “Paid in Full”
  - Accept ‘food stamps’ for the payment
  - Work out an acceptable payment plan for the balance
  - Ask the Judge to lower the bond amount
15. In your course, it’s no surprise that American Teens revealed there’s a decline in ethics. What “everyday” act displayed the highest level of dishonesty?
- Cheating
  - Stealing
  - Lying
  - Thinking

16. You will enjoy ultimate success when you?
- A. Behave in a socially responsible manner
  - B. Are motivated solely by profits
  - C. Follow the example of your MGA no matter what
  - D. Say “yes” to write every bond that comes your way
17. An individual with a firm sense of morals and good ethical foundation?
- A. Should not be working in the insurance profession
  - B. Sets a good example for those wanting to get into the business
  - C. Has no place in the business of Surety Bail Bond
  - D. Is over qualified to do bail recovery work
18. An “Eternal Truth” of Ethics is?
- A. The end sometimes justifies the means
  - B. You can do evil that good may come from it
  - C. A moral act is good if a small part is defective
  - D. The end never justifies the means
19. In your course, the “key elements” of ethical thinking in bail bonding are?
- A. Rules & Consequences
  - B. Pursuit of Happiness
  - C. Obligations & Responsibilities
  - D. Pleasing your MGA
20. “Ethically” speaking, what should be your highest aspiration in life?
- A. Wealth
  - B. Integrity
  - C. Popularity
  - D. Fame
21. On the grounds of a Courthouse or Jail absolute *ethical behavior* is demanded! With solicitation being restricted and defined, what is *proper ethical* behavior?
- A. Wearing clothing that properly identifies you as a Bail Bond Agent
  - B. If requested by a potential Indemnitor, giving them your business card
  - C. Approaching a person, not currently a client, to initiate business
  - D. Distributing a business card to provide surety bail bond services
22. Family members call and need your professional help. Although you can never guarantee that a defendant will be released from jail, what *due diligence* effort gives you the best source before making an “informed decision” to post the bond?
- A. Checking with the Clerk for the next hearing date
  - B. Checking with the Bailiff for the Judge’s schedule
  - C. Checking with Authorities for possible holders or outstanding warrants
  - D. Checking your official Crystal Ball issued by the ODI

23. Per your course, ethics in the insurance profession must include “all of the following” except...?
- A. Respect, both privately & publicly, for your fellow Bail Bond Agents
  - B. A correct understanding & implementation of the Laws
  - C. Adherence to the *standards for the profession*
  - D. Demeanor, because it has little effect on your credibility
24. As a Bail Bond Agent, in your daily course of business as an insurance professional, *ethical dilemmas* may arise that are not easily discernable. In these situations the following tools are available to help you discern what is ethical or not except for...?
- A. The so-called “four way” test to evaluate your decision
  - B. The “publicity” test
  - C. The “magic eight ball”
  - D. The “sound advice” of an MGA
25. A poor family comes to you for help. What is correct “ethical behavior?”
- A. Charge & collect the “premium rate” and disclose any expense fees
  - B. Wait until the “first of the month” to use “welfare” checks
  - C. Charge & collect a 5% premium to save them some money
  - D. Send the folks to a larger agency in town

**NOTE:** A grade of 70% or higher must be received on the final examination.

**The accompanying Affidavit must be completed to certify that you have taken the exam without the assistance of another person.**

**The completion date will be the date the exam is graded & passed.**