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QUESTION: 1

What do insurers need to have in place for processes and systems to really become a partner in risk management?

- A. A need to take on risk at an enterprise and an individual level
- B. An understanding of risk at an enterprise and an individual level
- C. A business case for reducing risk
- D. More documentation

Answer: A

QUESTION: 2

What is growing exponentially and has implications for the insurance industry?

- A. Mobile data processing
- B. Digital communications
- C. Digital data processing
- D. Digital data storage

Answer: D

QUESTION: 3

What is one of three items that top performers in the insurance industry are focused on?

- A. Their needs
- B. The customer
- C. The trends for database technology
- D. IBM standards

Answer: B

QUESTION: 4

What is one of the innovations for channels that is new on the horizon?

- A. Automated language translation
- B. Automated billing
- C. Automated data processing
- D. Automated payments

Answer: C

QUESTION: 5

What do insurers need to develop to meet customers' needs?

- A. Fewer branch offices
- B. Less diverse product offerings
- C. Configurable set of insurance products
- D. More complicated product offerings

Answer: A

QUESTION: 6

What is one of the insurance industry trends for 2020?

- A. Active, informed consumers
- B. Active, mobile consumers
- C. Active, markets
- D. Active, informed sales personnel

Answer: D

QUESTION: 7

What is the competitive battleground for insurers?

- A. Strong emphasis on knowledge
- B. Strong emphasis on analytics
- C. Strong emphasis on sales
- D. Strong emphasis on technology

Answer: B

QUESTION: 8

What needs to happen to ensure that insurers play on a broader and more open playing field?

- A. A streamlined approach to insurance regulation
- B. A broader approach to insurance regulation
- C. A simplified approach to insurance regulation



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