

## 8020 Trustworthy Practice | 8020 New Study Materials

**"First Impressions Matter: Crafting a Trustworthy Practice Website"**

Presented By: **Kayvan Mott**

**TheDocSites**  
Websites & Marketing

**Learning Objectives:**

- Discover the Key Elements of a Trustworthy Practice Website
- Differentiate Your Practice from Competitors
- Leverage Patient Testimonials and Reviews
- Optimize User Experience for Appointment Conversions

**Wednesday**  
**FEB 21, 2024**  
**6:30pm**

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### PRMIA 8020 Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"><li>• <b>Case Studies:</b> This section of the exam measures the skills of Business Risk Consultants and covers real-world applications of risk management concepts. It examines case studies on risk governance, assessment, and mitigation strategies across different industries. A key skill measured is analyzing historical risk events for strategic insights.</li></ul>
Topic 2	<ul style="list-style-type: none"><li>• <b>Risk Information:</b> This section of the exam measures the skills of Risk Managers and covers the collection, analysis, and communication of risk-related data. It highlights the role of data-driven decision-making in mitigating uncertainties and ensuring compliance. A key skill measured is interpreting risk data for informed decision-making.</li></ul>

Topic 3	<ul style="list-style-type: none"> <li>• Risk Modeling: This section of the exam measures the skills of Quantitative Risk Analysts and covers mathematical and statistical techniques used to predict risk scenarios. It explores model development, validation, and application in financial and operational risk management. A key skill measured is applying statistical models for risk prediction.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• Risk Governance: This section of the exam measures the skills of Compliance Officers and covers the policies, structures, and processes that define how organizations oversee risk. It explores regulatory compliance, ethical considerations, and corporate governance frameworks to ensure accountability. A key skill measured is applying governance frameworks to organizational risk policies.</li> </ul>

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## PRMIA ORM Certificate - 2023 Update Sample Questions (Q31-Q36):

### NEW QUESTION # 31

Risk Capacity for a bank is defined as the:

- A. Ability to withstand an extreme event and make a profit.
- B. Amount of risk the regulator sets for the bank.
- C. Ability to suffer an extreme event with an orderly wind up with only shareholders losing money.
- D. Amount of risk the bank wishes to take.

**Answer: C**

Explanation:

Step 1: Definition of Risk Capacity

Risk Capacity refers to the maximum level of risk a bank can absorb while still maintaining orderly operations or, in extreme cases, conducting an orderly resolution.

PRMIA and Basel III define risk capacity as a bank's ability to absorb losses in a crisis without systemic consequences.

Step 2: Why Option D Is Correct

The ultimate test of a bank's risk capacity is whether it can survive an extreme shock without harming depositors or financial markets.

Regulators ensure that a bank can be wound up in an orderly manner so that only shareholders lose money, while depositors and creditors remain protected under resolution planning frameworks.

Step 3: Why the Other Options Are Incorrect

Option A ("Amount of risk the bank wishes to take")

Incorrect because this describes Risk Appetite, not Risk Capacity.

Option B ("Amount of risk the regulator sets for the bank")

Incorrect because regulators set capital requirements, but the bank's actual risk capacity is based on its own capital structure and business model.

Option C ("Ability to withstand an extreme event and make a profit")

Incorrect because risk capacity is about survival, not profit-making during extreme events.

PRMIA Risk Reference Used:

Basel III Risk Capacity Standards - Defines the ability to absorb losses during crises.

PRMIA Risk Governance Framework - Describes how banks should manage risk capacity through capital buffers.

Final Conclusion:

Banks must be able to withstand an extreme event and conduct an orderly wind-up if necessary, ensuring that only shareholders bear the loss, making Option D the correct answer.

### NEW QUESTION # 32

For the TSB case what was the cause of the outage at the heart of the case?

- A. Sub-standard risk pricing and risk management left millions of people locked out of their accounts for weeks.
- **B. A failed attempts to move customers to a new IT system left millions of people locked out of their accounts for weeks.**
- C. A liquidity squeeze by a major hedge-fund via margin calls on trading positions resulted in the collapse of their website.
- D. Their IT models did not work if prices were discontinuous.

**Answer: B**

Explanation:

Step 1: Understanding the TSB Case

The TSB outage in 2018 was caused by a failed IT migration from its old banking system to a new one.

The transition locked millions of customers out of their accounts for weeks, resulting in financial losses and reputational damage.

Step 2: Why Option C Is Correct

TSB attempted to move customer data to a new banking platform, but serious defects in the migration process led to service failures.

PRMIA and UK Financial Conduct Authority (FCA) reports confirmed that poor IT risk management was a key failure.

Step 3: Why the Other Options Are Incorrect

Option A ("Liquidity squeeze by hedge-fund")

Incorrect because TSB's failure was due to IT migration issues, not a liquidity crisis.

Option B ("Sub-standard risk pricing and risk management")

Incorrect because pricing models were not the cause-it was an IT system failure.

Option D ("IT models did not work if prices were discontinuous")

Incorrect as this issue is more common in high-frequency trading failures, not banking system outages.

PRMIA Risk Reference Used:

UK FCA Investigation on TSB Incident - Confirms IT migration failure as root cause.

PRMIA IT Risk Management Framework - Highlights risks of major IT transitions.

Final Conclusion:

The TSB outage was caused by a failed IT migration, making Option C the correct answer.

### NEW QUESTION # 33

Risk Sensitive pricing is required for several good reasons. Which one of the following is not relevant to the Management's evaluation of the correct approach to Risk Sensitive pricing?

- **A. To ensure the income targets can be met or exceeded.**
- B. To link personal targets to risk-adjusted return requirements would reinforce the desired risk aware, culture.
- C. To avoid the build-up of a skewed quality property portfolio.
- D. To adequately reward the investors for the capital they gave us to put at risk.

**Answer: A**

Explanation:

Risk-sensitive pricing ensures that financial institutions and businesses properly account for risk in their pricing strategies to maintain stability and sustainability. PRMIA's Risk Pricing and Capital Adequacy Guidelines define the importance of risk-sensitive pricing in ensuring fair compensation for risk exposure and avoiding risk concentration issues.

Step 1: Why Risk-Sensitive Pricing Is Important

Aligns risk with return: Pricing should be designed to reflect the underlying risk and return trade-off.

Protects investors: Investors expect compensation for capital at risk (Option A is correct).

Reinforces risk-aware culture: PRMIA promotes linking incentives to risk-adjusted returns (Option B is correct).

Prevents adverse selection: Proper risk pricing prevents low-quality assets from accumulating (Option C is correct).

Step 2: Why Option D Is Incorrect

Income targets are business-driven, not risk-driven.

Risk-sensitive pricing aims to balance risk and reward, not just maximize revenue.

PRMIA discourages profit-seeking behavior at the expense of risk considerations.

PRMIA Risk Reference Used:

PRMIA Risk Pricing Guidelines - Defines the principles of risk-sensitive pricing.

PRMIA Risk-Adjusted Return Standards - Stresses linking incentives to risk-aware decisions.

PRMIA Capital Adequacy Framework - Highlights the role of risk-sensitive pricing in portfolio management.

Final Conclusion:

Risk-sensitive pricing is designed to align returns with risk exposure, not simply to meet or exceed income targets, making Option D

the correct answer.

### NEW QUESTION # 34

In relation to financial crime, OFAC is a definition for which organization?

- A. Office of Financial Asset Control.
- B. Office for Asset Control.
- C. Office of Foreigner and other Control.
- **D. Office of Foreign Asset Control.**

**Answer: D**

Explanation:

Step 1: Understanding OFAC

OFAC (Office of Foreign Assets Control) is a U.S. Treasury Department agency responsible for enforcing economic and trade sanctions based on U.S. foreign policy and national security goals.

It prevents financial crime by restricting transactions with sanctioned individuals, entities, and countries.

Step 2: Role of OFAC in Financial Crime Prevention

OFAC administers sanctions to prevent money laundering, terrorism financing, and other illicit activities.

Financial institutions must comply with OFAC regulations to avoid heavy fines and reputational damage.

PRMIA's Financial Crime Risk Guidelines emphasize the importance of OFAC compliance in risk management.

Step 3: Why the Other Options Are Incorrect

Option A ("Office of Financial Asset Control") - Incorrect wording; OFAC deals with foreign assets, not just financial assets.

Option B ("Office of Foreigner and Other Control") - OFAC does not regulate foreigners broadly; it targets specific foreign assets and transactions.

Option C ("Office for Asset Control") - Missing "Foreign", which is critical to OFAC's function.

PRMIA Risk Reference Used:

PRMIA Financial Crime Risk Management Guidelines - Emphasizes regulatory compliance with OFAC.

PRMIA Compliance and Sanctions Risk Standards - Stresses the role of OFAC in preventing illicit financial activities.

Final Conclusion:

OFAC stands for the Office of Foreign Assets Control, making Option D the correct answer.

### NEW QUESTION # 35

For the WorldCom case, what was one of the causes of the failure?

- A. The lack of a CRO during the final IPO.
- B. Risk models that did not reflect loosened underwriting standards of mortgage originators.
- **C. A rapid pace of acquisitions and poor integration of acquired companies.**
- D. Unauthorized trading in derivatives.

**Answer: C**

Explanation:

Step 1: Understanding the WorldCom Case

WorldCom was one of the largest U.S. telecom companies before its collapse in 2002 due to fraudulent accounting practices and poor risk management.

The company expanded aggressively through acquisitions but failed to integrate them properly, leading to financial mismanagement and accounting fraud.

Step 2: Why Option C is Correct

WorldCom acquired over 60 companies in a short period without proper integration.

This masked financial problems and led to \$11 billion in fraudulent accounting adjustments.

PRMIA and risk management frameworks stress that poor integration after rapid acquisitions increases operational and financial risks.

Step 3: Why the Other Options Are Incorrect

Option A ("Risk models and mortgage underwriting") → Incorrect because this describes the 2008 financial crisis, not WorldCom.

Option B ("Lack of a CRO during IPO") → Incorrect because WorldCom was well-established before its fraud-CRO absence was not the main issue.

Option D ("Unauthorized derivatives trading") → Incorrect because WorldCom's failure was due to fraudulent accounting, not derivatives.

PRMIA Risk Reference Used:

PRMIA Corporate Governance Guidelines - Discusses risks of poor post-merger integration.

SEC Investigation on WorldCom (2002) - Identified fraudulent accounting due to failed acquisitions.

## NEW QUESTION # 36

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