

InsuranceSuite-Analyst Reliable Exam Question & InsuranceSuite-Analyst Reliable Test Review

2025 NJ LIFE INSURANCE RELIABLE EXAM QUESTION WITH ANSWERS 2025/2026

can insurers refuse coverage solely on the basis of adverse information on an MIB report - no

Medical information bureau (MIB) - nonprofit trade organization which receives adverse medical information from insurance companies and maintains confidential medical impairment information on individuals

MIB protects - insurers

HIPPA Privacy rule - patients have the right to view their own medical records, as well as the right to know who has accessed those records over the previous 6 years

Consumer reports cannot contain certain types of information if the report is requested in connection with a life insurance policy of less than - 150,000

prohibited information of consumer reports less than 150,00 - bankruptcies more than 10 years old, civil suits, records of arrest, conviction, or other negative info that is more than 7 years old

preferred risks - applicants with superior physical condition

lower premium

substandard risk - applicant is in poor risk

premium rated up=higher premium

declined risks - risks that are not insured by underwriters due to lack of insurable interest or poor health

Fair Credit Reporting Act - protects consumers against circulation of inaccurate or obsolete information

Three primary factors of premium determination - 1) risk
2) interest
3) expense

if the initial premium is not paid with the application, the effective date is - when premium is collected

more frequent premium is paid - higher it is (more transaction costs)

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Guidewire Associate Certification - InsuranceSuite Analyst - Mammoth Proctored Exam Sample Questions (Q17-Q22):

NEW QUESTION # 17

A well written user story follows the INVEST model. INVEST is an acronym that stands for:

- A. Independent, Negotiable, Viable, Elaborate, Software, Technology
- B. Investigate, Negotiable, Viable, Elaborate, Small, Technology
- **C. Independent, Negotiable, Valuable, Estimable, Small, Testable**
- D. Investigate, Negotiable, Valuable, Estimable, Software, Testable

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

The INVEST model, originally created by Bill Wake, is the industry-standard checklist used by Guidewire Business Analysts to assess the quality of a User Story.

* Independent: The story should be self-contained, allowing it to be developed and tested separately from other stories to avoid dependencies that block progress.

* Negotiable: The story is not a closed contract; it is an invitation to a conversation (Story Huddle) where details can be adjusted between the BA, Developer, and QA.

* Valuable: It must deliver value to the business or the user (not just a technical task).

* Estimable: The team must have enough information to size the effort. If it cannot be estimated, it usually needs further clarification or breakdown.

* Small: It should be small enough to be completed within a single sprint (typically 2-3 days of work).

* Testable: It must have clear acceptance criteria (often in Given-When-Then format) that allow the QA team to verify when the story is "Done." Why other options are incorrect:

* B, C, D: These contain incorrect terms such as "Viable," "Elaborate," "Software," "Technology," or "Investigate," which are not part of the standard INVEST acronym.

NEW QUESTION # 18

A _____ key field stores a reference to a related object in another entity. It defines a unidirectional relationship. For example, AssignedUser in Claim is the name of a field that points to a specific user in the User entity.

- **A. foreign**
- B. type
- C. entity
- D. array
- E. field

Answer: A

Explanation:

Comprehensive and Detailed Explanation:

In the Guidewire Data Model, a Foreign Key (Option C) is the mechanism used to link one entity to a specific instance of another entity.

* Definition: A Foreign Key field stores the unique identifier (ID) of a related object in a different table.

This establishes a "Many-to-One" or "One-to-One" relationship. It is considered "unidirectional" because the link is defined on the source entity (the child) pointing to the target entity (the parent).

* The Example: The question provides the example of AssignedUser on the Claim entity. A single claim is assigned to exactly one specific user. Therefore, the Claim entity contains a Foreign Key field named AssignedUser that holds the ID of the corresponding record in the User entity.

* Analyst Relevance: Understanding Foreign Keys is crucial for Data Mapping. When an analyst defines requirements for integration, they must know if a field is a simple string or a link to another object. If it is a Foreign Key, the integration must provide the ID (or a

public ID) of that existing object, not just a text name.

Why the other options are incorrect:

* B. Type key: A Type Key links to a Typelist (a static list of defined values like "Open," "Closed," or "Pending"), not to a dynamic "entity" that stores user data.

* E. Array: An Array defines a "One-to-Many" relationship (e.g., a Policy has an array of Vehicles), which is the inverse of a Foreign Key.

* D. Field: While technically a field, the specific architectural term for a reference field is a Foreign Key.

"Field" generally implies atomic data (String, Integer).

NEW QUESTION # 19

Elaborate Requirements, Confirm Scope, Plan Project / Sprints, and Infrastructure Sizing are all part of this project phase?

- A. Pre-Inception
- B. Stabilization
- C. Inception
- D. Development

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

According to the Guidewire SurePath methodology, these specific activities are the core objectives of the Inception Phase (Option D).

* Confirm Scope: The primary goal of Inception is to move from the high-level scope defined in Pre-Inception to a detailed, agreed-upon scope (Minimum Viable Product).

* Elaborate Requirements: The team conducts workshops (often called "Elaboration" sessions) to break down high-level requirements into detailed User Stories.

* Infrastructure Sizing: While initial estimates may happen earlier, the definitive infrastructure sizing (hardware, cloud resources) is finalized during Inception once the scope and architecture are understood.

* Plan Project / Sprints: Inception concludes with a "Conceptual Sprint Plan" or release schedule, mapping out which stories will be delivered in which sprint.

Why other options are incorrect:

* A. Development: This phase is for executing the plan (building and testing), not defining the scope or sizing the infrastructure.

* C. Pre-Inception: This phase is for preparation and mobilization (staffing the team, setting up logistics), but the detailed "Elaboration" and "Sizing" happen once the full team starts in Inception.

NEW QUESTION # 20

An analyst for a commercial marine application is reviewing an existing Gosu rule for claim assignment to understand its structure.

What are the essential components that comprise a Gosu rule's structure and function?

- A. A business object or entity that the rule operates on.
- B. A graphical user interface (GUI) for drag-and-drop rule creation.
- C. A comprehensive list of all associated PCF files for UI integration.
- D. A fixed set of values (typelist) that determines rule applicability.
- E. An action that executes if the defined condition evaluates to true.

Answer: A,E

Explanation:

In Guidewire InsuranceSuite, Gosu rules are a foundational mechanism used to implement business logic such as claim assignment, validations, eligibility checks, and workflow decisions. From an analyst perspective, understanding the core structure of a Gosu rule is critical for interpreting system behavior and validating business requirements.

A Gosu rule fundamentally consists of two essential components: the business object (entity) on which the rule operates and the action that executes when a defined condition evaluates to true. Therefore, Options A and E are correct.

Each rule is associated with a specific Guidewire entity, such as Claim, Exposure, or PolicyPeriod. This entity defines the scope and context of the rule and determines which data fields and attributes are available for evaluation. Without an associated entity, the rule has no operational context within the system.

The second essential component is the action. When the rule's condition evaluates to true, the action specifies what the system should do. In claim assignment rules, this typically involves assigning a claim to a specific group, queue, or user. While the condition

controls when the rule applies, the action determines the outcome, making it a core structural element of the rule.

The remaining options are not essential components of a Gosu rule. PCF files (Option B) are related to user interface configuration. Typelists (Option C) may be referenced within rules but are not structural components. A graphical drag-and-drop interface (Option E) does not exist for Gosu rule creation in Guidewire.

NEW QUESTION # 21

Which areas of the UI provide context-sensitive navigation links to the account functionality of PolicyCenter and the various pages of the account file?

- A. Screen Area
- B. Workspace
- C. Sidebar
- D. QuickJump Box
- E. Tab Bar
- F. Info Bar

Answer: C,E

Explanation:

Comprehensive and Detailed Explanation (250-300 words):

In Guidewire PolicyCenter, navigation is designed to provide both high-level access and context-sensitive navigation within a selected business object such as an account.

The Tab Bar (Option D) provides high-level navigation across major functional areas of the application, including Accounts, Policies, Claims, and Administration. It allows users to quickly access the account search and account-related workflows.

Once an account is opened, the Sidebar (Option F) becomes the primary context-sensitive navigation area. It displays links to specific pages within the account file, such as Account Summary, Contacts, Policies, and Activities. The sidebar updates dynamically based on the selected object, making it essential for navigating within the account context.

The remaining options do not provide context-sensitive account navigation. The Info Bar summarizes context, the QuickJump Box supports navigation shortcuts, the Workspace shows supplementary information, and the Screen Area displays page details.

NEW QUESTION # 22

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