

# WSIADA READ & RESPOND QUIZ

OCTOBER 2025

## RETURN

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I have read and understand the disclaimer above.

\_\_\_\_\_  
Dealership Name

\_\_\_\_\_  
Motor Vehicle Dealer No.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Quiz Taker's Name

\_\_\_\_\_  
Position

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Email

\_\_\_\_\_  
Business Phone

\_\_\_\_\_  
Fax

## CIRCLE THE CORRECT ANSWER.

**1** What is the average cost for dealerships to recover from a ransomware attack?

- A) \$22,800
- B) \$228,000
- C) \$1 million
- D) \$15.63 trillion

**2** What consumer trend is pushing dealerships to adapt their processes?

- A) Decline in vehicle ownership
- B) Shift toward online buying habits
- C) Higher demand for luxury cars
- D) Increase in in-person showroom visits

**3** Why are dealerships often compared to a "digital piñata" for hackers?

- A) They are required to store public records
- B) They hold large amounts of lightly guarded personal and financial data
- C) They rarely use computers in daily operations
- D) They are protected by strict federal systems

**4** Why are flood-damaged vehicles especially risky for used car buyers?

- A) They are usually sold at higher prices
- B) They may look fine but can be rotting from the inside out
- C) They are only found in coastal states
- D) They have stronger resale value

**5** What does the FTC's Safeguards Rule require motor vehicle dealers to do?

- A) Offer discounts to customers
- B) Maintain a security program to protect customer data
- C) Report sales to the IRS
- D) Provide free warranties

**6** Which method is responsible for more than a third of dealership data breaches?

- A) Malware
- B) Phishing
- C) Brute force attacks
- D) Supply chain attacks

**7** According to EFG, what is a key way for dealers to offset pressure on front-end margins?

- A) Cutting training programs
- B) Increasing back-end gross through training and structured pay plans
- C) Eliminating online sales channels
- D) Raising vehicle prices significantly

**8** What new requirement was added to the Safeguards Rule in 2023?

- A) Dealers must lower prices
- B) Businesses must give prizes to customers
- C) Financial institutions must report certain data breaches to the FTC
- D) Companies must advertise on social media

**9** According to experts, what is the "first line of defense" against cyber threats in dealerships?

- A) Cyber insurance
- B) Stronger firewalls only
- C) Culture and employee training
- D) Outsourcing IT work

**10** Why are car dealerships prime targets for cybercriminals?

- A) They store large amounts of sensitive customer and financial data
- B) They have fewer employees than banks
- C) They advertise widely on social media
- D) They sell high-value vehicles

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