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# CHANGE IS CONSTANT

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## BUSINESS MANAGEMENT RESOLUTIONS AND SHIFTS

During its annual meeting near the end of 2015, *The Wall Street Journal* CEO Council covered key areas for businesses to invest in and support for the near future. This discussion among business leaders included the need to foster innovation and competitiveness, make the world safer to do business, build a stronger economy and help educate the global workforce.

### RELATED LINKS

- [bit.ly/ceocouncil](http://bit.ly/ceocouncil)
- [bit.ly/WSJCEOCouncil](http://bit.ly/WSJCEOCouncil)

## BIG DATA AND INSURANCE

The real-life applications of big data continue to grow. For example, a new life insurance study looked at the digital implications of data with predictive underwriting in providing consumers with more customized insurance products. Data also helps to understand and prevent issues involving supply chain risks.

### RELATED LINKS

- [bit.ly/InsuranceXroads](http://bit.ly/InsuranceXroads)
- [bit.ly/BigDataChallengesReport](http://bit.ly/BigDataChallengesReport)

## ENDURING THROUGH RAIN OR FIRE

Some regions of the United States are experiencing droughts or heavy dry seasons, yet there is also the risk for heavy rains from El Niño. For example, Californians are discussing a number of issues for crops with the lack of water.

Additionally, home insurance policies now include access to privatized firefighter teams to help prevent the loss or damage of property. American Public Media's Marketplace identifies the challenges and opportunities in this space.

Conversely, flood insurance is receiving increased interest from both businesses and homeowners in preparation for rainy weather.

### RELATED LINKS

- California Drought
- [nyti.ms/1UVH94f](http://nyti.ms/1UVH94f)
- Privatized Firefighters
- [bit.ly/CAInsuranceFire](http://bit.ly/CAInsuranceFire)
- Flood Insurance
- [bit.ly/CAFloodCoverage](http://bit.ly/CAFloodCoverage)

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