

Test Bank for Introduction to Risk Management and Insurance 10th Edition by Dorfman

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Introduction to Risk Management and Insurance, 10e (Dorfman/Cather) Chapter 2

Risk Identification

- 1) The ultimate objective of ERM does not include the following: A) hedge against a drop in the stock price of the firm
- B) eliminate product recalls
- C) minimize interruption in the firms supply chain
- D) survival of the company

Answer: A Diff: 2

2) Risk identification:

- A) is something completely different from loss identification
- B) is only relevant for firms making products that have moving parts
- C) can lead to financial loss
- D) is also called loss identification in the insurance industry

Answer: D Diff: 2

3) Which of the following would not normally be identified in the risk identification process? A)

- Property Risk
- B) External Risk
- C) Human Resource Risk
- D) Pure Risk

Answer: B Diff: 2

4) Which of the following is true about internal risks?

- A) They deal with issues related to the operations of the firm.
- B) They are harder to manage than external risks.
- C) They are beyond the control of the risk manager.
- D) They are more costly than external risks.

Answer: A Diff: 2

5) Which of the following is true about external risks?

- A) They deal with issues related to the operations of the firm.
- B) They are beyond the control of the risk manager.
- C) They are easier to manage than external risks.
- D) They are predictable.

Answer: B Diff: 2

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