

**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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