Test Bank for Introduction to Risk Management and Insurance 10th Edition by Mark S. Dorfman and David A. Cather

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Chapter 2 Risk Identification

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 <u>not</u> normally be identified in the risk identification process?

A) Property Risk

B) External Risk

C) Human Resource Risk

D) Pure Risk

Answer: B

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