

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

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

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