

Principles of Risk Management and Insurance, 11e (Rejda)
Chapter 1 Risk in Our Society

1) Traditionally, risk has been defined as

- A) any situation in which the probability of loss is one.
- B) any situation in which the probability of loss is zero.
- C) uncertainty concerning the occurrence of loss.
- D) the probability of a loss occurring.

Answer: C

Question Status: Previous Edition

2) Objective risk is defined as

- A) the probability of loss.
- B) the relative variation of actual loss from expected loss.
- C) uncertainty based on a person's mental condition or state of mind.
- D) the cause of loss.

Answer: B

Question Status: Previous Edition

3) An insurance company estimates its objective risk for 10,000 exposures to be 10 percent. Assuming the probability of loss remains the same, what would happen to the objective risk if the number of exposures were to increase to 1 million?

- A) It would decrease to 1 percent.
- B) It would decrease to 5 percent.
- C) It would remain the same.
- D) It would increase to 20 percent.

Answer: A

Question Status: Previous Edition

4) Uncertainty based on a person's mental condition or state of mind is known as

- A) objective risk.
- B) subjective risk.
- C) objective probability.
- D) subjective probability.

Answer: B

Question Status: Previous Edition

5) The long-run relative frequency of an event based on the assumption of an infinite number of observations with no change in the underlying conditions is called

- A) objective probability.
- B) objective risk.
- C) subjective probability.
- D) subjective risk.

Answer: A

Question Status: Previous Edition

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