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~~Risk Management~~

~~Approach What is~~

~~stress testing?~~

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~~exactly is it?~~

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III in 10**

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Minutes

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The function of

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an actuary is
to. A) adjust
claims. B)
determine
premium rates.

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Such a program
is called a(n)
A) financial

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risk management
program. B)
enterprise risk
management

program. C)
fundamental risk
management
program. D)
consequential
risk management
program. Answer:

B . 19) A pure
risk is defined
as a situation

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in which there
is A) only the
possibility of
loss or no loss.
B) only the
possibility of
profit.

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and chapter 2 :
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Treatment 1)

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risk has been
defined as. A)

any situation in
which the

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probability of
loss is one.

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e. To reduce the
risk of bank

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failures.

Answer: c 12.

Bank holding
companies and

financial

holding

companies

generally do not
pay income tax

because: a. they
are always

chartered as non-
profit

corporations. b.

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Risk of their
income is
Management
And Insurance
subsidiary paid
dividends, of
which 80% is tax-
exempt. c. the
subsidiaries
always operate
at a net loss.
d.

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