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# CPCU 500 Final Practice Test

Risk involves The possibility of a negative outcome. Possibility means correct answersThat an outcome may or may not occur.

Probabilities are stated as decimal figure, a percentage, or a correct answersFraction

To understand risk, one needs to know the probability of an outcome or event occurring. Which one of the following statements is correct with respect to probability? correct answersit can be used to decide which activities to undertake.

The statement, "There is a five percent chance that John will be injured in an automobile accident while driving to work tomorrow," is an example of correct answersQuantifying risk

One of the elements of risk is uncertainty. Which one of the following best describes the uncertainty that risk involves? correct answersUncertainty as to the type and timing of an outcome.

In the context of risk, the chance of being injured while driving to and from work, loading a truck at work, moving furniture at home, or falling in an icy parking lot at the mall are all examples of correct answersPossibilities

Which one of the following is measurable and quantifies risk? correct answersProbability

Risk can be classified as pure or speculative. Which one of the following is the best example of a speculative risk? correct answersInvesting in shares of stock.

Classifying risk appropriately can help in managing risk. Which one of the following statements is correct with respect to the classification of risk. correct answersA pure risk is a chance of loss or no loss, but no chance of gain.

# Cpcu 500 Practice Test

**Jiyuan Zhang**



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