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payment for the unknown loss. In this manner, the policyholder transfers the economic risk to the insurance company. Risk, as discussed in Section I, is the variation in potential economic outcomes. It is measured by the variation between possible outcomes and the expected outcome: the greater the standard deviation, the greater the risk. III.

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T F 1. Insurance management and risk management are the same thing. T F 2. Incorporating a business is a form of noninsurance transfer. T F 3. Passive retention occurs when you unknowingly retain a risk. T F 4. Risk management techniques can only be applied individually. T F 5. Risk management is useless if the loss has already occurred.