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## CAIB Exam 1 Chapter 1 Sec 1 Questions & Answers

**1. Define in pure insurance terms "risk"**

**Answer** The chance of financial loss to which an object of insurance is exposed

**2. List the 3 categories of risk generally faced by people**

**Answer** Personal Risk; Prop- erty Risk; Liability Risk

**3. State 4 possible options people can choose to deal with risk**

**Answer** Avoidance of Risk; Controlling Risk; Retention of Risk; Transfer of Risk

**4. Give a brief explanation and example of Avoidance of Risk**

**Answer** When chance of financial loss is eliminated. (Ex. People who rent rather than purchase their own business premises avoid the chance of financial loss from the ownership of that property)

**5. Give a brief explanation and example of Controlling Risk**

**Answer** Taking measures to reduce the frequency and severity of losses. (Ex. Intrusion Detection Alarms, Fire Alarms)

**6. Give a brief explanation and example of Retention of Risk**

**Answer** Large corpo- rations such as Canadian Pacific, Canadian National Railways, assume financial responsibility for their own losses. This is generally less expensive than other options available to them

# Caib 1 Study Guide Answer

**L Reisser**



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**Space shuttle Columbia investigation : hearing before the Committee on Commerce, Science, and Transportation, United States Senate, One Hundred Eighth Congress, first session, May 14, 2003.** , 2006

**Human Factors in Air Transport** Erik Seedhouse, Anthony Brickhouse, Kimberly Szathmary, E. David Williams, 2019-08-28 This textbook provides students and the broader aviation community with a complete accessible guide to the subject of human factors in aviation It covers the history of the field before breaking down the physical and psychological factors organizational levels technology training and other pivotal components of a pilot and crew's routine work in the field The information is organized into easy to digest chapters with summaries and exercises based on key concepts covered and it is supported by more than 100 full color illustrations and photographs All knowledge of human factors required in aviation university studies is conveyed in a concise and casual manner through the use of helpful margin notes and anecdotes that appear throughout the text      Space Shuttle Columbia Investigation United States. Congress. Senate. Committee on Commerce, Science, and Transportation, 2006      **Using Perilog to Explore "Decision Making at NASA"** , 2005      Resilience Engineering Perspectives, Volume 2 Erik Hollnagel, Christopher P. Nemeth, 2016-12-05 Preparation and Restoration is the second volume of Resilience Engineering Perspectives within the Ashgate Studies in Resilience Engineering series In four sections it broadens participation of the field to include policy and organization studies

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