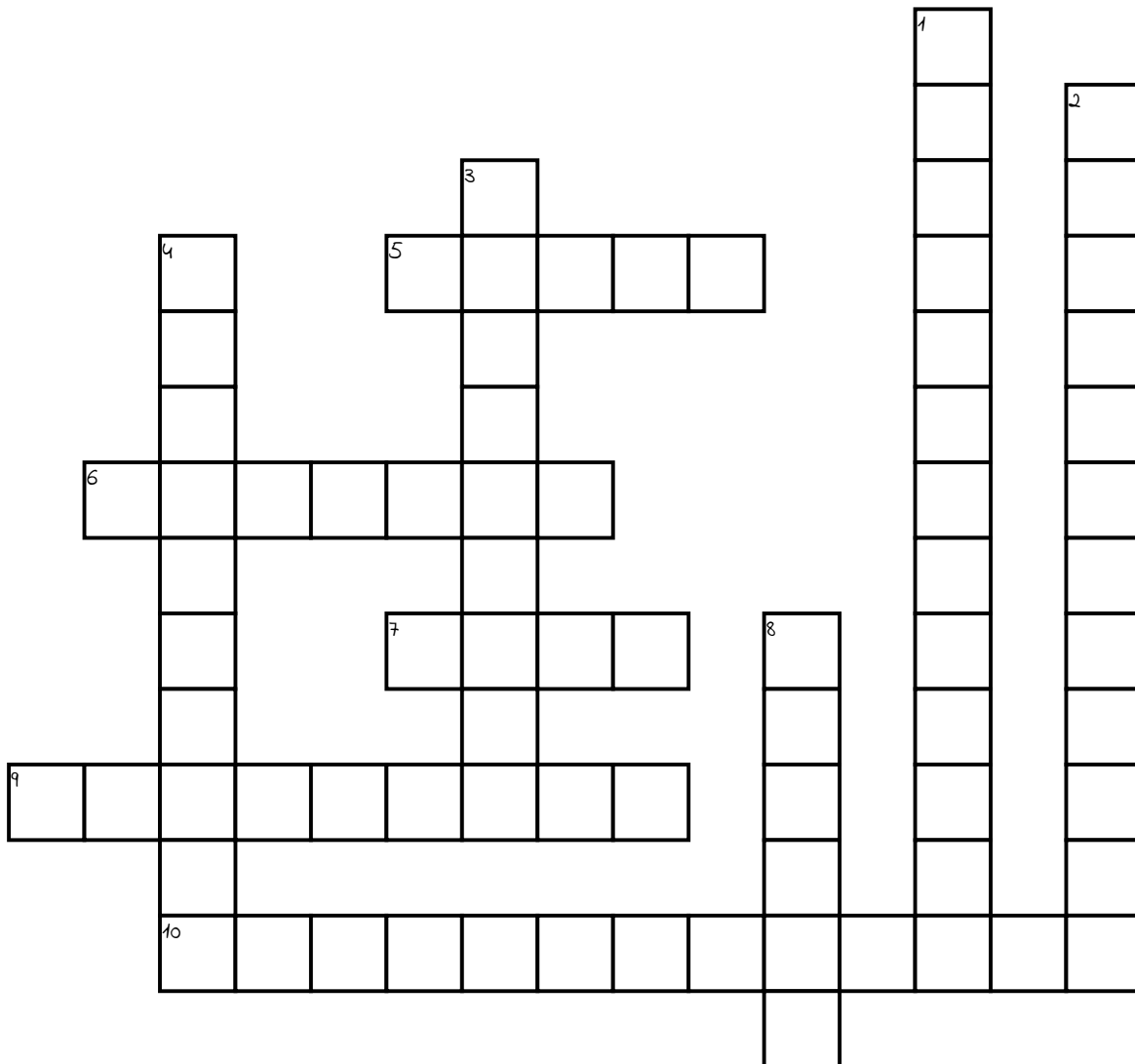


Risk In our Society



Across

5. The cause of a loss
6. A technique for transferring the risk of unfavorable price fluctuations to a speculator by purchasing and selling futures contracts on an organized exchange, such as the Chicago Board of Trade.
7. An uncertainty concerning the occurrence of a loss
9. A technique for managing risk such as not getting married to stay away from the possibility of getting divorced
10. A special form of planned retention by which part or all of a given loss exposure is retained by the firm

Down

1. An example of risk transfer where the liability of the stockholders is limited, and the risk of the firm having insufficient assets to pay business debts is shifted to the creditors
2. Any situation or circumstance in which a loss is possible, regardless of whether a loss occurs
3. An individual or business firm retains part of all of the financial consequences of a given risk
4. Defined as a financial loss that results from the physical damage, destruction, or theft of the property
8. a condition that creates or increases the frequency or severity of loss