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After a recent review of its insurance policies, a petroleum products company determines it needs to re-evaluate its risk exposure to potentially reduce its insurance premiums. The company has operated in two locations for 20 years but only produces and stores petroleum at one location. In doing so, the risk manager determines the following exposures:

- The number of employee workers compensation claims due to injuries while loading trucks has increased 25% in the past 12 months.
- The primary tank used for petroleum storage is 13 years old and standard life of tanks of this model is 20 years.
- There is only one road into the current petroleum storage facility.

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The CTP Certification is recognized globally and is highly valued by employers in a variety of industries. Employers know that individuals who hold the CTP certification have demonstrated a high level of knowledge and expertise in treasury and finance. This makes them valuable assets to any organization that deals with cash management, risk management, or financial analysis.

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AFP Certified Treasury Professional Sample Questions (Q851-Q856):

NEW QUESTION # 851

An optimal concentration system minimizes all of the following EXCEPT:

- A. administrative costs.
- B. excess balances.
- C. transfer costs.
- D. **disbursement float.**

Answer: D

NEW QUESTION # 852

All of the following are objectives of credit management EXCEPT:

- A. initiating collection procedures.
- B. evaluating customer creditworthiness.
- C. maintaining up-to-date records of accounts receivable.

- D. preparing cash flow forecasts.

Answer: D

NEW QUESTION # 853

The cash manager for a company is creating a list of transactions that should be considered when determining the daily projected closing cash position. Which of the following transactions should be removed from the list?

- A. Estimates of non-controlled disbursement account clearings
- B. Expected settlements in collection (lockbox)
- C. Future-dated wire transfers and disbursements
- D. Controlled disbursement totals

Answer: C

NEW QUESTION # 854

Which of the following is subject to transaction exposure?

- A. A Japanese company's foreign subsidiary in the U.S. has a payable denominated in dollars.
- B. A U.S. company's foreign subsidiary in Japan has a payable denominated in Yen.
- C. A Japanese company's foreign subsidiary in the U.S. has a receivable denominated in Yen.
- D. A U.S. company's foreign subsidiary in Japan has a receivable denominated in Yen.

Answer: C

NEW QUESTION # 855

Amalgamated Binding Consolidators takes 20 days to convert its raw materials to finished goods, 5 days to sell it, and 15 days to collect its credit sales. What is the company's days receivable period?

- A. 15 days
- B. 40 days
- C. 20 days
- D. 5 days

Answer: A

NEW QUESTION # 856

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