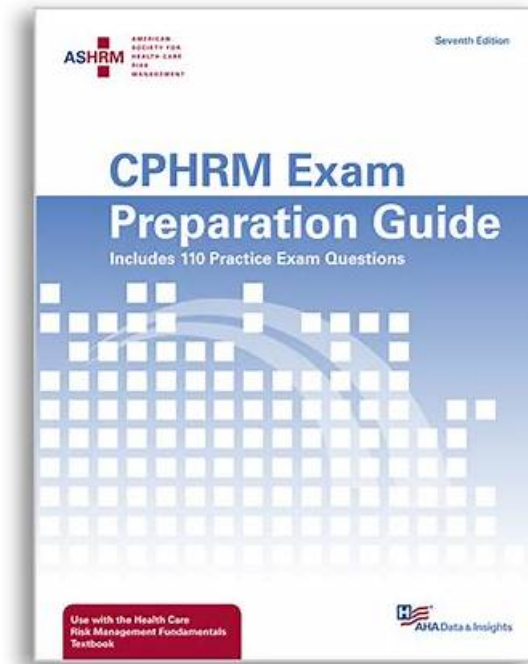


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ASHRM Certified Professional in Health Care Risk Management (CPHRM) Sample Questions (Q117-Q122):

NEW QUESTION # 117

An indemnification clause in a contract is designed to

- A. create a forum to resolve contract disputes related to fulfillment of the contract terms.
- B. defer all legal costs to the other party in the case of harm, liability, or loss.
- C. hold the other party responsible for fulfilling the terms of the contract.
- **D. clarify commitments to compensate the other party for harm, liability, or loss.**

Answer: D

Explanation:

According to Health Care Risk Management standards supported by ASHRM and the American Hospital Association Certification Center, an indemnification clause is a contractual provision in which one party agrees to compensate or reimburse another party for specified losses, damages, liabilities, or claims arising out of defined circumstances. The purpose is to allocate risk between contracting parties and clarify financial responsibility if harm occurs.

Indemnification provisions often address responsibility for defense costs, settlements, judgments, and related expenses resulting from negligence, breach of contract, or other agreed-upon risks. The clause may include duty to defend language, limits on liability, or conditions triggering indemnification. Properly drafted indemnification language helps manage exposure and supports risk transfer strategies within contractual relationships.

Creating a forum for dispute resolution is addressed by arbitration or venue clauses, not indemnification.

Holding a party responsible for fulfilling contract terms relates to performance obligations, not indemnity.

Deferring all legal costs automatically is inaccurate, as indemnification depends on specific triggering conditions and negotiated language.

Legal and regulatory objectives emphasize careful contract review and risk allocation. Therefore, an indemnification clause clarifies commitments to compensate the other party for harm, liability, or loss.

NEW QUESTION # 118

A hospital's blood transfusions are 99.7% error-free. Which function best estimates how many transfusions are likely before an error occurs?

- **A. Geometric distribution (time until first failure)**
- B. Linear regression
- C. Chi-square test
- D. Multinomial distribution

Answer: A

Explanation:

If each transfusion has an independent probability of error, the number of transfusions until the first error is modeled by the geometric distribution, which describes "trials until first failure." The expected number of transfusions before an error is approximately, so. Risk management objectives use this type of reliability thinking to convert percentages into operational intuition: "Even a 0.3% error rate becomes a predictable event in high-volume processes." That insight supports prioritizing controls (barcoding, two-person verification, bedside ID checks, standardized labeling, transfusion time-outs) because rare-event rates still produce real harm over time. Interpreting reliability this way also helps boards and leaders understand that "99.x%" can be unsafe in critical processes and that system redesign is often necessary to reach high reliability.

NEW QUESTION # 119

Which of the following factors should be considered when setting or adjusting indemnity reserves?

- * incurred medical expenses
- * emotional pain and suffering
- * medical expert witness costs
- * future cost of medical care

- **A. 1, 2, and 4 only**
- B. 1, 3, and 4 only
- C. 2, 3, and 4 only
- D. 1, 2, and 3 only

Answer: A

Explanation:

According to Health Care Risk Management principles established by ASHRM and the American Hospital Association Certification

Center, indemnity reserves represent the estimated amount the organization expects to pay in settlement or judgment to a claimant. Indemnity refers specifically to damages paid to compensate the injured party, not defense or administrative expenses. Incurred medical expenses are a core component of economic damages and must be included in indemnity reserve calculations. Emotional pain and suffering fall under non-economic damages and are also considered when estimating potential settlement or verdict value. Future cost of medical care is another essential factor, particularly in cases involving long-term injury or disability, as it represents projected economic damages that may substantially increase exposure. Medical expert witness costs, however, are categorized as defense expenses and are typically included in allocated loss adjustment expenses rather than indemnity reserves. These costs relate to the defense of the claim rather than compensation to the plaintiff. Risk management objectives emphasize accurate differentiation between indemnity and expense reserves to ensure proper financial reporting and regulatory compliance. Therefore, incurred medical expenses, pain and suffering, and future medical costs should be considered when setting indemnity reserves, while expert witness costs should not.

NEW QUESTION # 120

Which of the following should be included in a risk management plan?

- * purpose of the program
 - * budget for the department
 - * process of risk management activities
 - * structure of the program
-
- A. 1, 3, and 4 only
 - B. 1, 2, and 4 only
 - C. 2, 3, and 4 only
 - D. 1, 2, and 3 only

Answer: A

Explanation:

According to Health Care Risk Management standards defined by ASHRM and the American Hospital Association Certification Center, a formal risk management plan is a governance document that outlines the framework, scope, and operational processes of the program. It is intended to define how risk management activities support organizational objectives and regulatory compliance. The plan should clearly state the purpose of the program, establishing its mission, goals, and alignment with patient safety and enterprise risk management strategies. It must also describe the structure of the program, including reporting relationships, committee oversight, leadership roles, and accountability mechanisms.

Additionally, the process of risk management activities should be detailed, including event reporting, investigation procedures, claims management, education initiatives, and performance evaluation methods.

While financial planning is important for departmental operations, the budget for the department is typically addressed in administrative or financial planning documents rather than the risk management plan itself. The plan focuses on governance, structure, and operational processes rather than line-item budgeting.

Therefore, inclusion of the program's purpose, structural framework, and operational processes appropriately defines a comprehensive risk management plan.

NEW QUESTION # 121

Which of the following is the most reliable measure of the effectiveness of an educational program?

- A. reduced severity of claims or suits
- B. observable changes in human behavior
- C. reduced frequency of claims or suits
- D. analysis of written evaluations

Answer: B

Explanation:

According to Health Care Risk Management principles endorsed by ASHRM and the American Hospital Association Certification Center, the effectiveness of an educational program is best measured by demonstrated changes in behavior rather than by subjective or indirect outcomes. Educational initiatives in healthcare risk management aim to improve compliance, enhance patient safety practices, and modify unsafe behaviors.

Analysis of written evaluations primarily reflects participant satisfaction and perceived value of the program, but does not confirm that learning objectives were achieved or that behaviors changed. Reductions in claim frequency or severity are important organizational outcomes; however, these are influenced by multiple variables beyond education alone, including patient volume, case

complexity, legal climate, and system-level interventions. Therefore, claims data are indirect and delayed measures. Observable changes in human behavior, such as improved adherence to safety protocols, increased incident reporting, or consistent compliance with documentation standards, provide direct evidence that learning has translated into practice. Risk management objectives emphasize measurable performance improvement, competency validation, and alignment with patient safety goals. Thus, observable behavioral change is the most reliable and immediate indicator that an educational program has achieved its intended effect.

NEW QUESTION # 122

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