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Keywords: financial intermediaries Principles: Principle 3: Cash flows are the source of value 12) Insurance companies have a great deal of money to invest because A) their profit margins are so high. B) because they are reluctant to cover insurable losses.

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Principles: Principle 3: Cash Flows Are the Source of Value. 2) From a financial point of view, a company that decides to develop new product is making A) a financing decision. B) an investment decision. C) a capital structure decision. D) a cash flow decision.

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**Gitman & Zutter, Principles of Managerial Finance | Pearson**

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