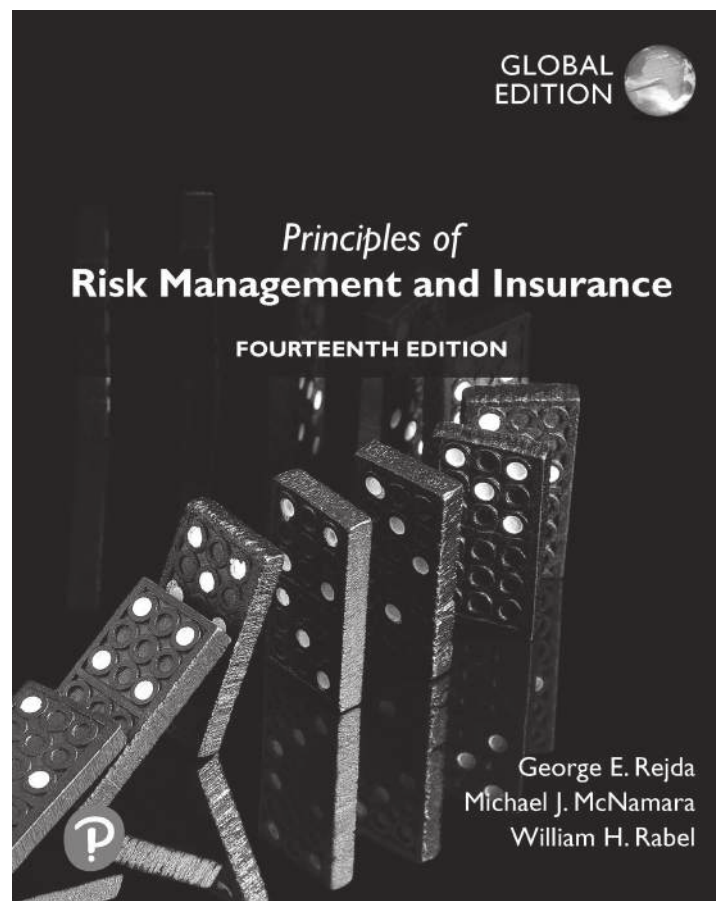


Principles of **RISK MANAGEMENT AND INSURANCE**

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CONTENTS

Preface 13
About the authors 20

CHAPTER 1 RISK AND ITS TREATMENT 21

Definitions of Risk 22
Chance of Loss 24
Peril and Hazard 24
Classification of Risk 25
Major Personal Risks and Commercial Risks 27
Burden of Risk on Society 32
Techniques for Managing Risk 33
Summary 37 ■ Key Concepts and Terms 38 ■ Review Questions 39 ■ Application Questions 39 ■ Internet Resources 40 ■ Selected References 41 ■ Notes 41

Case Application 37

INSIGHT 1.1: WHAT ARE YOUR CHANCES OF NOT BEING ABLE TO EARN AN INCOME? CALCULATE YOUR PERSONAL DISABILITY QUOTIENT 29

INSIGHT 1.2: CAREERS IN RISK MANAGEMENT AND INSURANCE 36

CHAPTER 2 INSURANCE AND RISK 42

Definition of Insurance 43
Basic Characteristics of Insurance 43
Law of Large Numbers 44
Characteristics of an Ideally Insurable Risk 45
Two Applications: The Risks of Fire and Unemployment 47
Adverse Selection and Insurance 49
Insurance and Gambling Compared 49
Insurance and Hedging Compared 49
Types of Insurance 50
Benefits of Insurance to Society 54
Costs of Insurance to Society 55
Summary 60 ■ Key Concepts and Terms 60 ■ Review Questions 61 ■ Application Questions 61 ■ Internet Resources 61 ■ Selected References 62 ■ Notes 62

Case Application 59

INSIGHT 2.1: INSURANCE FRAUDS: MYTHS VERSUS REALITY 56

INSIGHT 2.2: EXAMPLES OF INSURANCE FRAUD—HALL OF SHAME 57

Appendix: Basic Statistics and the Law of Large Numbers 64

Probability and Statistics 64
Law of Large Numbers 65
Notes 66

CHAPTER 3 INTRODUCTION TO RISK MANAGEMENT 67

Meaning of Risk Management 68
Objectives of Risk Management 69
Steps in the Risk Management Process 69
Benefits of Risk Management 80
Personal Risk Management 81

Summary 83 ■ Key Concepts and Terms 84 ■ Review Questions 84 ■ Application Questions 84 ■ Internet Resources 85 ■ Selected References 86 ■ Notes 86

Case Application 82

INSIGHT 3.1: BERMUDA LEADS GLOBAL CAPTIVE DOMICILES 74

INSIGHT 3.2: WHEN YOU SHOULD SELF-INSURE? 75

CHAPTER 4 ENTERPRISE RISK MANAGEMENT 88

Enterprise Risk Management 90

Benefits of Enterprise Risk Management Programs 97

Insurance Market Dynamics 98

Loss Forecasting 101

Financial Analysis in Risk Management Decision Making 104

Other Risk Management Tools 106

Summary 109 ■ Key Concepts and Terms 110 ■ Review Questions 111 ■ Application Questions 111 ■ Internet Resources 111 ■ Selected References 112 ■ Notes 112

Case Application 109

INSIGHT 4.1: WEATHER FUTURES AND OPTIONS: FINANCIAL TOOLS THAT PROVIDE A MEANS OF TRANSFERRING RISK ASSOCIATED WITH ADVERSE WEATHER EVENTS 102

CHAPTER 5 TYPES OF INSURERS AND MARKETING SYSTEMS 114

Overview of Private Insurance in the Financial Services Industry 115

Types of Private Insurers 116

Agents and Brokers 121

Types of Marketing Systems 124

Summary 129 ■ Key Concepts and Terms 129 ■ Review Questions 129 ■ Application Questions 130 ■ Internet Resources 130 ■ Selected References 131 ■ Notes 132

Case Application 128

INSIGHT 5.1: SHOW ME THE MONEY—HOW MUCH CAN I EARN AS AN INSURANCE SALES AGENT? 123

CHAPTER 6 INSURANCE COMPANY OPERATIONS 133

Insurance Company Operations 134

Rating and Rate Making 134

Underwriting 135

Production 138

Claims Settlement 139

Reinsurance 141

Investments 147

Other Insurance Company Functions 149

Summary 150 ■ Key Concepts and Terms 151 ■ Review Questions 151 ■ Application Questions 152 ■ Internet Resources 152 ■ Selected References 153 ■ Notes 153

Case Application 150

INSIGHT 6.1: HOME OWNER'S FAILURE TO COOPERATE YIELDS DENIED CLAIM 141

INSIGHT 6.2: INSURANCE 4.0—DIGITALIZATION OF INSURANCE OPERATIONS 142

CHAPTER 7 FINANCIAL OPERATIONS OF INSURERS 155

Property and Casualty Insurers 156

Life Insurance Companies 161

Rate Making In Property and Casualty Insurance 163

Rate Making in Life Insurance 167

Summary 168 ■ Key Concepts and Terms 169 ■ Review Questions 170 ■ Application Questions 170 ■ Internet Resources 170 ■ Selected References 171 ■ Notes 171

Case Application 168

INSIGHT 7.1: HOW PROFITABLE IS THE PROPERTY AND CASUALTY INSURANCE INDUSTRY? 162

CHAPTER 8	GOVERNMENT REGULATION OF INSURANCE	173
	Reasons for Insurance Regulation	174
	Historical Development of Insurance Regulation	175
	Methods For Regulating Insurers	177
	What Areas are Regulated?	178
	State Versus Federal Regulation	184
	Current Issues in Insurance Regulation	187
	Insolvency of Insurers	190
	Market Conduct Regulation	192
	Summary	194
	Key Concepts and Terms	195
	Review Questions	195
	Application Questions	196
	Internet Resources	196
	Selected References	197
	Notes	197
	Case Application	194
	INSIGHT 8.1: THE PROS AND CONS OF CREDIT-BASED INSURANCE SCORES	193
CHAPTER 9	FUNDAMENTAL LEGAL PRINCIPLES	199
	Principle of Indemnity	200
	Principle of Insurable Interest	203
	Principle of Subrogation	205
	Principle of Utmost Good Faith	205
	Requirements of an Insurance Contract	207
	Distinct Legal Characteristics of Insurance Contracts	209
	Law and the Insurance Agent	210
	Summary	212
	Key Concepts and Terms	214
	Review Questions	214
	Application Questions	214
	Internet Resources	215
	Selected References	215
	Notes	215
	Case Application	212
	INSIGHT 9.1: CORPORATION LACKING INSURABLE INTEREST AT TIME OF DEATH CAN RECEIVE LIFE INSURANCE PROCEEDS	204
	INSIGHT 9.2: AUTO INSURER DENIES COVERAGE BECAUSE OF MATERIAL MISREPRESENTATION	206
	INSIGHT 9.3: INSURER VOIDS COVERAGE BECAUSE OF MISREPRESENTATIONS IN PROOF OF LOSS	207
CHAPTER 10	ANALYSIS OF INSURANCE CONTRACTS	216
	Basic Parts of an Insurance Contract	217
	Definition of “Insured”	219
	Endorsements and Riders	220
	Deductibles	220
	Coinsurance	223
	Coinsurance in Health Insurance	225
	Other-Insurance Provisions	225
	Summary	227
	Key Concepts and Terms	228
	Review Questions	228
	Application Questions	228
	Internet Resources	229
	Selected References	230
	Notes	230
	Case Application	227
	INSIGHT 10.1: WILL YOUR AUTO INSURANCE COVER YOU WHEN YOU DRIVE ANOTHER PERSON’S CAR?	222
CHAPTER 11	LIFE INSURANCE	231
	Premature Death	232
	Financial Impact of Premature Death on Different Types of Families	233
	Amount of Life Insurance to Own	234
	Types of Life Insurance	239
	Variations of Whole Life Insurance	245
	Other Types of Life Insurance	253
	Summary	256
	Key Concepts and Terms	258
	Review Questions	258
	Application Questions	259
	Internet Resources	260
	Selected References	261
	Notes	261

Case Application 256

INSIGHT 11.1: CASH-VALUE LIFE INSURANCE AS AN INVESTMENT—DON'T IGNORE TWO POINTS 244

INSIGHT 11.2: BE A SAVVY CONSUMER—FOUR LIFE INSURANCE POLICIES TO AVOID 254

CHAPTER 12 LIFE INSURANCE CONTRACTUAL PROVISIONS 263

Life Insurance Contractual Provisions 264

Dividend Options 270

Nonforfeiture Options 271

Settlement Options 274

Additional Life Insurance Benefits 278

Summary 283 ■ Key Concepts and Terms 284 ■ Review Questions 285 ■ Application Questions 285 ■ Internet Resources 286 ■ Selected References 287 ■ Notes 287

Case Application 283

INSIGHT 12.1: IS THIS DEATH A SUICIDE? 266

INSIGHT 12.2: SELECTION OF THE BEST DIVIDEND OPTION IN A PARTICIPATING WHOLE LIFE POLICY 272

INSIGHT 12.3: ACCELERATED DEATH BENEFITS: A REAL-LIFE EXAMPLE 281

INSIGHT 12.4: WHAT IS A LIFE SETTLEMENT? EXAMPLES OF ACTUAL CASES 282

CHAPTER 13 BUYING LIFE INSURANCE 288

Determining the Cost of Life Insurance 289

Rate of Return on Saving Component 292

Taxation of Life Insurance 294

Shopping for Life Insurance 295

Summary 299 ■ Key Concepts and Terms 299 ■ Review Questions 299 ■ Application Questions 300 ■ Internet Resources 300 ■ Selected References 301 ■ Notes 301

Case Application 298

INSIGHT 13.1: BE CAREFUL IN REPLACING AN EXISTING LIFE INSURANCE POLICY 292

Appendix: Calculation of Life Insurance Premiums 302

Net Single Premium 302

Net Annual Level Premium 304

Gross Premium 305

Policy Reserves 305

Case Application 306

Key Concepts and Terms 306 ■ Notes 306

CHAPTER 14 ANNUITIES AND INDIVIDUAL RETIREMENT ACCOUNTS 307

Individual Annuities 308

Types of Annuities 309

Taxation of Individual Annuities 316

Individual Retirement Accounts 317

Summary 323 ■ Key Concepts and Terms 324 ■ Review Questions 325 ■ Application Questions 325 ■ Internet Resources 325 ■ Selected References 326 ■ Notes 326

Case Application 1 322**Case Application 2 323**

INSIGHT 14.1: ADVANTAGES OF AN IMMEDIATE ANNUITY TO RETIRED WORKERS 310

INSIGHT 14.2: OPTIONAL VARIABLE ANNUITY BENEFITS TO MEET SPECIFIC NEEDS 313

INSIGHT 14.3: TEN QUESTIONS TO ANSWER BEFORE YOU BUY A VARIABLE ANNUITY 318

CHAPTER 15 INDIVIDUAL HEALTH INSURANCE COVERAGES 327

- Defects in the Healthcare System in the United States 328
- Basic Provisions of the Affordable Care Act 332
- Individual Medical Expense Insurance 338
- Managed Care Plans 342
- Health Savings Accounts 342
- Long-Term Care Insurance 343
- Disability-Income Insurance 347
- Individual Health Insurance Contractual Provisions 350
- Summary 352 ■ Key Concepts and Terms 354 ■ Review Questions 354 ■ Application Questions 355 ■ Internet Resources 355 ■ Selected References 356 ■ Notes 357
- Case Application 352
- INSIGHT 15.1: HEALTH INSURANCE OPTIONS FOR COLLEGE STUDENTS UNDER THE AFFORDABLE CARE ACT 335

CHAPTER 16 EMPLOYEE BENEFITS: GROUP LIFE AND HEALTH INSURANCE 358

- Meaning of Employee Benefits 359
- Fundamentals of Group Insurance 360
- Group Life Insurance 362
- Group Medical Expense Insurance 363
- Managed Care Plans 364
- Affordable Care Act and Group Medical Expense Insurance 368
- Key Features of Group Medical Expense Insurance 370
- High-Deductible Health Plan With Savings Option 371
- Recent Developments in Employer-Sponsored Health Plans 372
- Group Medical Expense Contractual Provisions 375
- Group Dental Insurance 377
- Group Disability-Income Insurance 378
- Cafeteria Plans 378
- Summary 380 ■ Key Concepts and Terms 381 ■ Review Questions 382 ■ Application Questions 382 ■ Internet Resources 383 ■ Selected References 384 ■ Notes 384
- Case Application 380
- INSIGHT 16.1: HISTORY OF HEALTH MAINTENANCE ORGANIZATION 366
- INSIGHT 16.2: BASIC CHARACTERISTICS OF THE SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) 369

CHAPTER 17 EMPLOYEE BENEFITS: RETIREMENT PLANS 385

- Fundamentals of Private Retirement Plans 386
- Types of Qualified Retirement Plans 390
- Defined-Benefit Plans 390
- Defined-Contribution Plans 393
- Section 401 (K) Plan 394
- Section 403(B) Plan 397
- Simplified Employee Pension (SEP) 397
- Simple Ira Plan 397
- Profit-Sharing Plans 398
- Saver's Credit 399
- Retirement Plan Security 399
- Funding Agency and Funding Instruments 399
- Problems and Issues In Qualified Retirement Plans 400
- Summary 402 ■ Key Concepts and Terms 403 ■ Review Questions 404 ■ Application Questions 404 ■ Internet Resources 405 ■ Selected References 405 ■ Notes 405
- Case Application 402
- INSIGHT 17.1: SIX COMMON 401(K) MISTAKES 395

CHAPTER 18 SOCIAL INSURANCE 407

- Social Insurance Programs 409
- Old-Age, Survivors, and Disability Insurance (OASDI) 410
- Types of Benefits 411
- Medicare 417
- Problems and Issues 421
- Unemployment Insurance 424
- Workers' Compensation 427
- Summary 431 ■ Key Concepts and Terms 432 ■ Review Questions 432 ■ Application Questions 433 ■ Internet Resources 433 ■ Selected References 434 ■ Notes 435
- Case Application 431
- INSIGHT 18.1: POSTPONING SOCIAL SECURITY BENEFITS—KEY FACTORS TO CONSIDER 414
- INSIGHT 18.2: TRY YOUR HAND AT SOCIAL SECURITY REFORM 423

CHAPTER 19 THE LIABILITY RISK 437

- Basis of Legal Liability 439
- The Law of Negligence 439
- Imputed Negligence 441
- Res Ipsa Loquitur* 442
- Specific Applications of the Law of Negligence 442
- Current Tort Liability Problems 445
- Summary 454 ■ Key Concepts and Terms 455 ■ Review Questions 455 ■ Application Questions 456 ■ Internet Resources 457 ■ Selected References 457 ■ Notes 458
- Case Application 454
- INSIGHT 19.1: JUDICIAL HELLHOLES 2017–2018 448

CHAPTER 20 AUTO INSURANCE 460

- Overview of Personal Auto Policy 461
- Part A: Liability Coverage 463
- Part B: Medical Payments Coverage 467
- Part C: Uninsured Motorists Coverage 469
- Part D: Coverage For Damage to Your Auto 473
- Part E: Duties After an Accident or Loss 479
- Part F: General Provisions 480
- Insuring Motorcycles and Other Vehicles 481
- Summary 481 ■ Key Concepts and Terms 482 ■ Review Questions 482 ■ Application Questions 483 ■ Internet Resources 484 ■ Selected References 485 ■ Notes 485
- Case Application 481
- INSIGHT 20.1: PRIVATE PASSENGER AUTO INSURANCE REMAINS UNPROFITABLE FOR MANY INSURERS 462
- INSIGHT 20.2: IN 5 STATES, 20% OR MORE OF DRIVERS HAVE NO INSURANCE; COUNTRYWIDE AVERAGE INCREASES 469
- INSIGHT 20.3: THE FOUR TYPES OF RENTAL CAR INSURANCE, EXPLAINED 475

CHAPTER 21 AUTO INSURANCE (CONTINUED) 487

- Approaches for Compensating Auto Accident Victims 488
- Auto Insurance for High-Risk Drivers 498
- Cost of Auto Insurance 499
- Shopping for Auto Insurance 503
- Auto Insurance Emerging Issues 505
- Summary 507 ■ Key Concepts and Terms 508 ■ Review Questions 508 ■ Application Questions 509 ■ Internet Resources 509 ■ Selected References 510 ■ Notes 510

Case Application 507

INSIGHT 21.1: FILING AN AUTO CLAIM WITH THE OTHER PARTY'S INSURANCE COMPANY 492

INSIGHT 21.2: PROTECT YOURSELF: INSURING YOUR TEEN DRIVER 501

INSIGHT 21.3: DISTRACTED DRIVING 506

CHAPTER 22 HOMEOWNERS INSURANCE, SECTION I 512

Overview of Homeowners Insurance 513

The Homeowners 3 Policy: Persons Insured 518

The Homeowner 3 Policy: Section I Coverages 518

The Homeowners 3 Policy: Section I Perils Insured Against 524

The Homeowners 3 Policy: Section I Exclusions 527

The Homeowners 3 Policy: Section I Conditions 528

The Homeowners 3 Policy: Section I and II Conditions 534

Summary 535 ■ Key Concepts and Terms 536 ■ Review Questions 536 ■ Application Questions 537 ■ Internet Resources 538 ■ Selected References 539 ■ Notes 539

Case Application 535

INSIGHT 22.1: YOUR RENTERS INSURANCE GUIDE: WHAT TO LOOK FOR WHEN SHOPPING FOR RENTERS INSURANCE 516

INSIGHT 22.2: HOW TO CREATE A HOME INVENTORY 529

INSIGHT 22.3: THE BIG GAP BETWEEN REPLACEMENT COST AND ACTUAL CASH VALUE CAN EMPTY YOUR WALLET 531

CHAPTER 23 HOMEOWNERS INSURANCE, SECTION II 540

Personal Liability Insurance and Medical Payments to Others Coverage 541

Section II Exclusions 544

Section II Additional Coverages 547

Section II Conditions 548

Endorsements to a Homeowners Policy 549

Cost of Homeowners Insurance 552

Suggestions for Buying a Homeowners Policy 554

Summary 557 ■ Key Concepts and Terms 557 ■ Review Questions 557 ■ Application Questions 558 ■ Internet Resources 559 ■ Selected References 559 ■ Notes 559

Case Application 556

INSIGHT 23.1: DOG BITES HURT, SO DO LAWSUITS 542

INSIGHT 23.2: FIVE INSURANCE MISTAKES TO AVOID . . . (AND STILL SAVE MONEY) 555

CHAPTER 24 OTHER PROPERTY AND LIABILITY INSURANCE COVERAGES 561

ISO Dwelling Program 562

Mobile Home Insurance 564

Inland Marine Floaters 564

Watercraft Insurance 565

Government Property Insurance Programs 567

Title Insurance 572

Personal Umbrella Policy 573

Summary 577 ■ Key Concepts and Terms 578 ■ Review Questions 578 ■ Application Questions 579 ■ Internet Resources 580 ■ Selected References 580 ■ Notes 581

Case Application 577

INSIGHT 24.1: DISPELLING MYTHS ABOUT FLOOD INSURANCE 571

INSIGHT 24.2: THE VITALS ON TITLE INSURANCE 573

INSIGHT 24.3: 10 REAL EXAMPLES OF UMBRELLA INSURANCE CLAIMS 575

CHAPTER 25 COMMERCIAL PROPERTY INSURANCE 583

Commercial Package Policy 584

Building and Personal Property Coverage Form 585

Reporting Forms 589

Business Income Insurance 590

Other Commercial Property Coverages 593

Transportation Insurance 597

Businessowners Policy (BOP) 601

Summary 604 ■ Key Concepts and Terms 605 ■ Review Questions 605 ■ Application Questions 606 ■ Internet Resources 607 ■ Selected References 608 ■ Notes 608

Case Application 603**INSIGHT 25.1: EXAMPLES OF EQUIPMENT BREAKDOWN CLAIMS: RECENT PAID CLAIMS 595****CHAPTER 26 COMMERCIAL LIABILITY INSURANCE 610**

General Liability Loss Exposures 611

Commercial General Liability Policy 613

Employment Practices Liability Insurance 619

Workers Compensation Insurance 620

Commercial Auto Insurance 622

Aircraft Insurance 625

Commercial Umbrella Policy 626

Cyber Liability Insurance 628

Businessowners Policy 628

Professional Liability Insurance 630

Directors and Officers Liability Insurance 631

Summary 633 ■ Key Concepts and Terms 634 ■ Review Questions 635 ■ Application Questions 635 ■ Internet Resources 636 ■ Selected References 637 ■ Notes 637

Case Application 633**INSIGHT 26.1: GENERAL LIABILITY LAWSUIT EXAMPLES 613****INSIGHT 26.2: BEYOND PREVENTION: WORKERS COMPENSATION INSURANCE 621****INSIGHT 26.3: 10 MOST COMMON AND COSTLIEST SMALL BUSINESS CLAIMS 629****CHAPTER 27 CRIME INSURANCE AND SURETY BONDS 639**

The ISO Commercial Crime Insurance Program 640

Commercial Crime Coverage Form (Loss-Sustained Form) 641

Financial Institution Bonds 647

Surety Bonds 648

Summary 651 ■ Key Concepts and Terms 652 ■ Review Questions 652 ■ Application Questions 653 ■ Internet Resources 654 ■ Selected References 654 ■ Notes 654

Case Application 651**INSIGHT 27.1: CRIME PREVENTION TIPS FOR SMALL BUSINESSES 643****INSIGHT 27.2: ISO'S CRIME CHANGES: KEEPING PACE WITH OUR DIGITAL WORLD 645****Appendix A: Personal Auto Policy 656****Appendix B: Homeowners 3 (Special Form) 671****Glossary 696****Index 715**