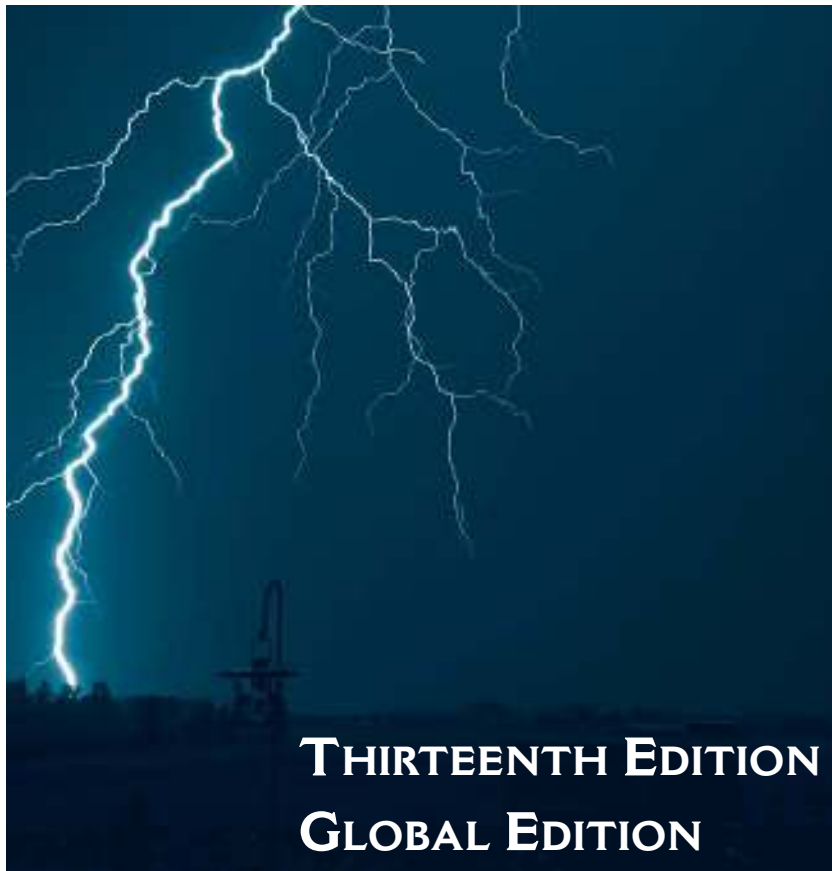


# Principles of **RISK MANAGEMENT AND INSURANCE**

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# CONTENTS

Preface 15

## PART ONE

## BASIC CONCEPTS IN RISK MANAGEMENT AND INSURANCE

### CHAPTER 1 RISK AND ITS TREATMENT 19

Definitions of Risk 20

Chance of Loss 22

Peril and Hazard 22

Classification of Risk 23

Major Personal Risks and Commercial Risks 25

Burden of Risk on Society 31

Techniques for Managing Risk 31

Summary 35 ■ Key Concepts and Terms 36 ■ Review Questions 36 ■ Application Questions 36 ■ Internet Resources 37 ■ Selected References 38 ■ Notes 38

Case Application 34

INSIGHT 1.1: WHAT ARE YOUR CHANCES OF NOT BEING ABLE TO EARN AN INCOME? CALCULATE YOUR PERSONAL DISABILITY QUOTIENT 28

### CHAPTER 2 INSURANCE AND RISK 39

Definition of Insurance 40

Basic Characteristics of Insurance 40

Characteristics of an Ideally Insurable Risk 42

Two Applications: The Risks of Fire and Unemployment 44

Adverse Selection and Insurance 46

Insurance and Gambling Compared 46

Insurance and Hedging Compared 46

Types of Insurance 47

Benefits of Insurance to Society 51

Costs of Insurance to Society 52

Summary 56 ■ Key Concepts and Terms 57 ■ Review Questions 57 ■ Application Questions 57 ■ Internet Resources 58 ■ Selected References 58 ■ Notes 59

Case Application 56

INSIGHT 2.1: EXAMPLES OF INSURANCE FRAUD—HALL OF SHAME 53

INSIGHT 2.2: HAVE YOU EVER COMMITTED INSURANCE FRAUD? THINK AGAIN 55

Appendix: Basic Statistics and the Law of Large Numbers 60

### CHAPTER 3 INTRODUCTION TO RISK MANAGEMENT 64

Meaning of Risk Management 66

Objectives of Risk Management 66

Steps in the Risk Management Process 66

Benefits of Risk Management 77  
Personal Risk Management 77  
Summary 80 ■ Key Concepts and Terms 81 ■ Review Questions 81 ■ Application Questions 81 ■ Internet Resources 82 ■ Selected References 83 ■ Notes 83

Case Application 79

INSIGHT 3.1: BERMUDA LEADS GLOBAL CAPTIVE DOMICILES 71

INSIGHT 3.2: ADVANTAGES OF SELF-INSURANCE 72

**CHAPTER 4 ENTERPRISE RISK MANAGEMENT AND RELATED TOPICS 85**

Enterprise Risk Management 86  
Insurance Market Dynamics 92  
Loss Forecasting 98  
Financial Analysis in Risk Management Decision Making 100  
Other Risk Management Tools 102  
Summary 105 ■ Key Concepts and Terms 105 ■ Review Questions 106 ■ Application Questions 106 ■ Internet Resources 106 ■ Selected References 107 ■ Notes 107

Case Application 104

INSIGHT 4.1: WEATHER FUTURES AND OPTIONS: FINANCIAL TOOLS THAT PROVIDE A MEANS OF TRANSFERRING RISK ASSOCIATED WITH ADVERSE WEATHER EVENTS 97

**PART TWO THE PRIVATE INSURANCE INDUSTRY**

**CHAPTER 5 TYPES OF INSURERS AND MARKETING SYSTEMS 109**

Overview of Private Insurance in the Financial Services Industry 110  
Types of Private Insurers 111  
Agents and Brokers 116  
Types of Marketing Systems 117  
Group Insurance Marketing 120  
Summary 121 ■ Key Concepts and Terms 121 ■ Review Questions 122 ■ Application Questions 122 ■ Internet Resources 123 ■ Selected References 124 ■ Notes 124

Case Application 121

INSIGHT 5.1: SHOW ME THE MONEY—HOW MUCH CAN I EARN AS AN INSURANCE SALES AGENT? 117

**CHAPTER 6 INSURANCE COMPANY OPERATIONS 125**

Insurance Company Operations 126  
Rating and Rate Making 126  
Underwriting 127  
Production 130  
Claims Settlement 131  
Reinsurance 133  
Investments 138  
Other Insurance Company Functions 140  
Summary 142 ■ Key Concepts and Terms 142 ■ Review Questions 143 ■ Application Questions 143 ■ Internet Resources 143 ■ Selected References 144 ■ Notes 145

**Case Application 141**

INSIGHT 6.1: HOME OWNER'S FAILURE TO COOPERATE YIELDS DENIED CLAIM 133

INSIGHT 6.2: BE A SMART CONSUMER—CHECK THE CLAIMS RECORD OF INSURERS BEFORE YOU BUY 134

**CHAPTER 7 FINANCIAL OPERATIONS OF INSURERS 146**

Property and Casualty Insurers 147

Life Insurance Companies 152

Rate Making in Property and Casualty Insurance 154

Rate Making in Life Insurance 158

Summary 159 ■ Key Concepts and Terms 160 ■ Review Questions 160 ■ Application Questions 161 ■ Internet Resources 162 ■ Selected References 162 ■ Notes 162

**Case Application 159**

INSIGHT 7.1: HOW PROFITABLE IS THE PROPERTY AND CASUALTY INSURANCE INDUSTRY? 153

**CHAPTER 8 GOVERNMENT REGULATION OF INSURANCE 164**

Reasons for Insurance Regulation 165

Historical Development of Insurance Regulation 166

Methods for Regulating Insurers 168

What Areas Are Regulated? 168

State versus Federal Regulation 174

Current Issues in Insurance Regulation 177

Modernizing Insurance Regulation 177

Insolvency of Insurers 180

Market Conduct Regulation 181

Summary 184 ■ Key Concepts and Terms 185 ■ Review Questions 185 ■ Application Questions 185 ■ Internet Resources 186 ■ Selected References 186 ■ Notes 187

**Case Application 183**

INSIGHT 8.1: THE PROS AND CONS OF CREDIT-BASED INSURANCE SCORES 182

**PART THREE****LEGAL PRINCIPLES IN RISK AND INSURANCE****CHAPTER 9 FUNDAMENTAL LEGAL PRINCIPLES 188**

Principle of Indemnity 189

Principle of Insurable Interest 192

Principle of Subrogation 193

Principle of Utmost Good Faith 194

Requirements of an Insurance Contract 197

Distinct Legal Characteristics of Insurance Contracts 198

Law and the Insurance Agent 199

Summary 202 ■ Key Concepts and Terms 203 ■ Review Questions 203 ■ Application Questions 203 ■ Internet Resources 204 ■ Selected References 204 ■ Notes 204

**Case Application 201**

INSIGHT 9.1: CORPORATION LACKING INSURABLE INTEREST AT TIME OF DEATH CAN RECEIVE LIFE INSURANCE PROCEEDS 194

INSIGHT 9.2: AUTO INSURER DENIES COVERAGE BECAUSE OF MATERIAL MISREPRESENTATION	195
INSIGHT 9.3: INSURER VOIDS COVERAGE BECAUSE OF MISREPRESENTATIONS IN PROOF OF LOSS	196

## CHAPTER 10 ANALYSIS OF INSURANCE CONTRACTS 206

Basic Parts of an Insurance Contract	207
Definition of “Insured”	209
Endorsements and Riders	211
Deductibles	211
Coinsurance	213
Coinsurance in Health Insurance	214
Other-Insurance Provisions	214
Summary	217
▪ Key Concepts and Terms	217
▪ Review Questions	218
▪ Application Questions	218
▪ Internet Resources	219
▪ Selected References	219
▪ Notes	219
Case Application	216
INSIGHT 10.1: WILL YOUR AUTO INSURANCE COVER YOU WHEN YOU DRIVE ANOTHER PERSON’S CAR?	210

## PART FOUR LIFE AND HEALTH RISKS

### CHAPTER 11 LIFE INSURANCE 220

Premature Death	221
Financial Impact of Premature Death on Different Types of Families	222
Amount of Life Insurance to Own	223
Types of Life Insurance	228
Variations of Whole Life Insurance	234
Other Types of Life Insurance	242
Summary	246
▪ Key Concepts and Terms	247
▪ Review Questions	248
▪ Application Questions	248
▪ Internet Resources	249
▪ Selected References	250
▪ Notes	251
Case Application	245
INSIGHT 11.1: CASH-VALUE LIFE INSURANCE AS AN INVESTMENT—DON’T IGNORE TWO POINTS	233
INSIGHT 11.2: BE A SAVVY CONSUMER—FOUR LIFE INSURANCE POLICIES TO AVOID	244

### CHAPTER 12 LIFE INSURANCE CONTRACTUAL PROVISIONS 252

Life Insurance Contractual Provisions	253
Dividend Options	259
Nonforfeiture Options	261
Settlement Options	263
Additional Life Insurance Benefits	267
Summary	272
▪ Key Concepts and Terms	273
▪ Review Questions	274
▪ Application Questions	274
▪ Internet Resources	275
▪ Selected References	276
▪ Notes	276
Case Application	272
INSIGHT 12.1: IS THIS DEATH A SUICIDE?	255
INSIGHT 12.2: SELECTION OF THE BEST DIVIDEND OPTION IN A PARTICIPATING WHOLE LIFE POLICY	260
INSIGHT 12.3: ACCELERATED DEATH BENEFITS—A REAL-LIFE EXAMPLE	270
INSIGHT 12.4: WHAT IS A LIFE SETTLEMENT? EXAMPLES OF ACTUAL CASES	271

**CHAPTER 13 BUYING LIFE INSURANCE 277**

Determining the Cost of Life Insurance 278

Rate of Return on Saving Component 281

Taxation of Life Insurance 283

Shopping for Life Insurance 285

Summary 288 ■ Key Concepts and Terms 288 ■ Review Questions 288 ■ Application Questions 289 ■ Internet Resources 289 ■ Selected References 290 ■ Notes 290

**Case Application 287****INSIGHT 13.1: BE CAREFUL IN REPLACING AN EXISTING LIFE INSURANCE POLICY 281****Appendix: Calculation of Life Insurance Premiums 291****CHAPTER 14 ANNUITIES AND INDIVIDUAL RETIREMENT ACCOUNTS 296**

Individual Annuities 297

Types of Annuities 298

Taxation of Individual Annuities 305

Individual Retirement Accounts 306

Adequacy of IRA Funds 309

Summary 312 ■ Key Concepts and Terms 313 ■ Review Questions 313 ■ Application Questions 314 ■ Internet Resources 314 ■ Selected References 315 ■ Notes 315

**Case Application 1 311****Case Application 2 312****INSIGHT 14.1: ADVANTAGES OF AN IMMEDIATE ANNUITY TO RETIRED WORKERS 299****INSIGHT 14.2: BELLS AND WHISTLES OF VARIABLE ANNUITIES 302****INSIGHT 14.3: TEN QUESTIONS TO ANSWER BEFORE YOU BUY A VARIABLE ANNUITY 306****INSIGHT 14.4: WILL YOU HAVE ENOUGH MONEY AT RETIREMENT? MONTE CARLO SIMULATIONS CAN BE HELPFUL 310****CHAPTER 15 HEALTHCARE REFORM: INDIVIDUAL HEALTH INSURANCE COVERAGES 316**

Defects in the Healthcare System in the United States 317

Basic Provisions of the Affordable Care Act 322

Individual Medical Expense Insurance 328

Individual Medical Expense Plans and Managed Care 330

Health Savings Accounts 331

Long-Term Care Insurance 332

Disability-Income Insurance 336

Individual Health Insurance Contractual Provisions 339

Summary 341 ■ Key Concepts and Terms 342 ■ Review Questions 342 ■ Application Questions 343 ■ Internet Resources 343 ■ Selected References 344 ■ Notes 345

**Case Application 341****INSIGHT 15.1: HEALTH INSURANCE OPTIONS FOR COLLEGE STUDENTS UNDER THE AFFORDABLE CARE ACT 325**

## CHAPTER 16 EMPLOYEE BENEFITS: GROUP LIFE AND HEALTH INSURANCE 346

- Meaning of Employee Benefits 347
- Fundamentals of Group Insurance 347
- Group Life Insurance 349
- Group Medical Expense Insurance 350
- Managed Care Plans 352
- Affordable Care Act and Group Medical Expense Insurance 354
- Key Features of Group Medical Expense Insurance 356
- Consumer-Directed Health Plans 357
- Recent Developments in Employer-Sponsored Health Plans 358
- Group Medical Expense Contractual Provisions 361
- Group Dental Insurance 362
- Group Disability-Income Insurance 363
- Cafeteria Plans 364
- Summary 366 ■ Key Concepts and Terms 367 ■ Review Questions 367 ■ Application Questions 368 ■ Internet Resources 369 ■ Selected References 369 ■ Notes 369

### Case Application 365

INSIGHT 16.1: BASIC CHARACTERISTICS OF THE SMALL BUSINESS HEALTH OPTIONS (SHOP) MARKETPLACE PROGRAM 356

## CHAPTER 17 EMPLOYEE BENEFITS: RETIREMENT PLANS 371

- Fundamentals of Private Retirement Plans 372
- Types of Qualified Retirement Plans 375
- Defined-Benefit Plans 375
- Defined-Contribution Plans 378
- Section 401(K) Plan 379
- Section 403(B) Plan 381
- Profit-Sharing Plans 382
- Retirement Plans for the Self-Employed (Keogh Plans) 382
- Simplified Employee Pension (SEP) 382
- Simple IRA Plan 383
- Saver's Credit 383
- Funding Agency and Funding Instruments 384
- Problems and Issues in Tax-Deferred Retirement Plans 385
- Summary 387 ■ Key Concepts and Terms 388 ■ Review Questions 388 ■ Application Questions 388 ■ Internet Resources 389 ■ Selected References 389 ■ Notes 390

### Case Application 386

INSIGHT 17.1: SIX COMMON 401 (K) MISTAKES 380

## CHAPTER 18 SOCIAL INSURANCE 391

- Social Insurance 392
- Old-Age, Survivors, and Disability Insurance 394
- Types of Benefits 395
- Medicare 401
- Problems and Issues 406
- Unemployment Insurance 409
- Workers Compensation 411

Summary 416 ■ Key Concepts and Terms 416 ■ Review Questions 417 ■ Application Questions 417 ■ Internet Resources 418 ■ Selected References 419 ■ Notes 419

**Case Application 415**

INSIGHT 18.1: CLAIMING SOCIAL SECURITY BENEFITS—STRATEGIES FOR SINGLE PERSONS 398

INSIGHT 18.2: HOW WOULD YOU REDUCE THE LONG-RANGE SOCIAL SECURITY DEFICIT? 407

**PART FIVE**

**PERSONAL PROPERTY AND LIABILITY RISKS**

**CHAPTER 19 THE LIABILITY RISK 421**

Basis of Legal Liability 422

Law of Negligence 423

Imputed Negligence 425

*Res Ipsa Loquitur* 426

Specific Applications of the Law of Negligence 426

Current Tort Liability Problems 428

Summary 438 ■ Key Concepts and Terms 438 ■ Review Questions 439 ■ Application Questions 439 ■ Internet Resources 440 ■ Selected References 440 ■ Notes 441

**Case Application 437**

INSIGHT 19.1: JUDICIAL HELLHOLES 2014–2015 431

**CHAPTER 20 AUTO INSURANCE 443**

Overview of Personal Auto Policy 444

Part A: Liability Coverage 445

Part B: Medical Payments Coverage 451

Part C: Uninsured Motorists Coverage 452

Part D: Coverage for Damage to Your Auto 456

Part E: Duties after an Accident or Loss 463

Part F: General Provisions 464

Insuring Motorcycles and Other Vehicles 465

Summary 466 ■ Key Concepts and Terms 466 ■ Review Questions 466 ■ Application Questions 467 ■ Internet Resources 468 ■ Selected References 469 ■ Notes 469

**Case Application 465**

INSIGHT 20.1: WHAT DO RIDE SHARING AND CAR SHARING MEAN FOR PERSONAL AUTO INSURANCE? 448

INSIGHT 20.2: NEW STUDY REVEALS A DECLINING TREND IN THE PERCENTAGE OF UNINSURED MOTORISTS 453

INSIGHT 20.3: USING ELECTRONIC DEVICES WHILE DRIVING IS A SERIOUS PROBLEM 460

**CHAPTER 21 AUTO INSURANCE (CONTINUED) 471**

Approaches for Compensating Auto Accident Victims 472

Auto Insurance for High-Risk Drivers 482

Cost of Auto Insurance 483

Shopping for Auto Insurance 487

Summary 491 ■ Key Concepts and Terms 491 ■ Review Questions 492 ■ Application Questions 492 ■ Internet Resources 493 ■ Selected References 493 ■ Notes 493



**Case Application 490**

INSIGHT 21.1: FILING AN AUTO CLAIM WITH THE OTHER PARTY'S INSURANCE COMPANY 476

INSIGHT 21.2: PROTECT YOURSELF: INSURING YOUR TEEN DRIVER 486

INSIGHT 21.3: MORE FOLKS ARE TWEETING, TEXTING, AND TAKING PICTURES WHILE DRIVING: AT&amp;T SURVEY 489

**CHAPTER 22 HOMEOWNERS INSURANCE, SECTION I 495**

Homeowners Insurance 496

Analysis of Homeowners 3 Policy (Special Form) 500

Section I Coverages 501

Section I Perils Insured Against 507

Section I Exclusions 510

Section I Conditions 511

Section I and II Conditions 516

Summary 518 ■ Key Concepts and Terms 518 ■ Review Questions 518 ■ Application Questions 519 ■ Internet Resources 520 ■ Selected References 521 ■ Notes 521

**Case Application 517**

INSIGHT 22.1: RENTERS INSURANCE CHECKLIST 499

INSIGHT 22.2: HOW DO I TAKE A HOME INVENTORY AND WHY? 512

INSIGHT 22.3: THE BIG GAP BETWEEN REPLACEMENT COST AND ACTUAL CASH VALUE CAN EMPTY YOUR WALLET 513

**CHAPTER 23 HOMEOWNERS INSURANCE, SECTION II 522**

Personal Liability Insurance 523

Section II Exclusions 525

Section II Additional Coverages 529

Section II Conditions 530

Endorsements to a Homeowners Policy 531

Cost of Homeowners Insurance 534

Summary 538 ■ Key Concepts and Terms 539 ■ Review Questions 539 ■ Application Questions 539 ■ Internet Resources 540 ■ Selected References 541 ■ Notes 541

**Case Application 538**

INSIGHT 23.1: DOG BITES HURT, SO DO LAWSUITS 524

INSIGHT 23.2: TRYING TO SAVE MONEY? AVOID THE FIVE BIGGEST INSURANCE MISTAKES! 537

**CHAPTER 24 OTHER PROPERTY AND LIABILITY INSURANCE COVERAGES 543**

ISO Dwelling Program 544

Mobile Home Insurance 546

Inland Marine Floaters 547

Watercraft Insurance 548

Government Property Insurance Programs 549

Title Insurance 554

Personal Umbrella Policy 557

Summary 561 ■ Key Concepts and Terms 561 ■ Review Questions 562 ■ Application Questions 562 ■ Internet Resources 563 ■ Selected References 564 ■ Notes 564

### Case Application 560

INSIGHT 24.1: DISPELLING MYTHS ABOUT FLOOD INSURANCE 553

INSIGHT 24.2: TITLE INSURANCE: PROTECTING YOUR HOME INVESTMENT AGAINST UNKNOWN TITLE DEFECTS 555

INSIGHT 24.3: UMBRELLA INSURANCE POLICIES: WHY YOU MIGHT WANT THAT EXTRA PROTECTION 558

## PART SIX

## COMMERCIAL PROPERTY AND LIABILITY RISKS

### CHAPTER 25 COMMERCIAL PROPERTY INSURANCE 566

Commercial Package Policy 567

Building and Personal Property Coverage Form 569

Causes-of-Loss Forms 572

Endorsements 572

Reporting Forms 574

Business Income Insurance 575

Other Commercial Property Coverages 578

Transportation Insurance 581

Businessowners Policy (BOP) 586

Summary 588 ■ Key Concepts and Terms 589 ■ Review Questions 589 ■ Application Questions 590 ■ Internet Resources 591 ■ Selected References 592 ■ Notes 592

### Case Application 587

INSIGHT 25.1: THREE COMMERCIAL PROPERTY ENDORSEMENTS THAT EVERY CLIENT SHOULD HAVE 573

INSIGHT 25.2: EXAMPLES OF EQUIPMENT BREAKDOWN CLAIMS: RECENT PAID CLAIMS 580

### CHAPTER 26 COMMERCIAL LIABILITY INSURANCE 594

General Liability Loss Exposures 595

Commercial General Liability Policy 596

Employment-Related Practices Liability Insurance 604

Workers Compensation Insurance 605

Commercial Auto Insurance 607

Aircraft Insurance 609

Commercial Umbrella Policy 611

Cyber Liability Insurance 612

Businessowners Policy 613

Professional Liability Insurance 613

Directors and Officers Liability Insurance 615

Summary 617 ■ Key Concepts and Terms 618 ■ Review Questions 618 ■ Application Questions 619 ■ Internet Resources 620 ■ Selected References 620 ■ Notes 621

### Case Application 616

INSIGHT 26.1: CYBER LOSS EXPOSURE—NO LONGER BREACHING THE CGL 599

INSIGHT 26.2: BASIC FACTS ABOUT WORKERS COMPENSATION 606

**CHAPTER 27 CRIME INSURANCE AND SURETY BONDS 623**

The ISO Commercial Crime Insurance Program 624  
Commercial Crime Coverage Form (Loss-Sustained Form) 625  
Financial Institution Bonds 630  
Surety Bonds 631

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

**Case Application 633**

**INSIGHT 27.1: CRIME PREVENTION TIPS FOR SMALL BUSINESSES 627**

**Appendix A: Personal Auto Policy 638**

**Appendix B: Homeowners 3 (Special Form) 652**

**Glossary 677**

**Index 696**