

Solution Manual for Principles of Risk Management and Insurance 13th Edition by Rejda

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It is also worthwhile to point out that there is no single definition of risk. However, risk has been traditionally defined as uncertainty concerning the occurrence of a loss. Because the term "risk" is ambiguous, many risk managers use the term "loss exposure."

Take some time to discuss the major types of pure risks that can result in great financial insecurity. This chapter summarizes the important points concerning the different types of risk and methods of handling risk. In particular, the risk of unemployment is a timely risk that should be emphasized in this chapter.

In discussing the major methods of handling risk, several points should also be stressed. First, explain that these concepts are discussed in greater detail in Chapter 3. Second, stress the idea that insurance is only one of several methods for handling risk. Finally, explain that in many cases other methods for handling risk may be more effective.

■ Outline

I. What is Risk?

- A. Different definitions of risk; risk historically has been defined as uncertainty.
- B. Objective Risk
 - 1. Defined as the relative variation of actual loss from expected loss
 - 2. Declines as the number of exposure units increases
 - 3. Can be measured by using the standard deviation or coefficient of variation
- C. Subjective Risk
 - 1. Defined as uncertainty based on one's mental condition or state of mind
 - 2. Difficult to measure

II. Chance of Loss

- A. Objective Probability
 - 1. A priori—by logical deduction such as in games of chance
 - 2. Empirically—by induction, through analysis of data
- B. Subjective Probability—a personal estimate of the chance of loss. It need not coincide with objective probability and is influenced by a variety of factors including age, sex, intelligence, education, and personality.
- C. Chance of Loss Distinguished from Risk—although chance of loss may be the same for two groups, the relative variation of actual loss from expected loss may be quite different.

III. Peril and Hazard

- A. Peril—defined as the cause of loss

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