

<<风险管理和保险导论>>

图书基本信息

书名：<<风险管理和保险导论>>

13位ISBN编号：9787302032052

10位ISBN编号：730203205X

出版时间：1998-10

出版时间：清华大学出版社

作者：Mark S.Dorfman

版权说明：本站所提供下载的PDF图书仅提供预览和简介，请支持正版图书。

更多资源请访问：<http://www.tushu007.com>

## <<风险管理和保险导论>>

### 内容概要

风险保险导论  
(第六版)

这是一本比较全面地介绍风险管理和保险的书籍。

作者曾教授该课程28年。

全书分六个部分,分别介绍了风险管理和保险的基础知识,保险行业,保险合同的相关知识,私人保险系统、寿险、人身安全险和年金保险,以及公共保险。

本书特点是:一、逻辑严谨,系统性强。

书中对风险的界定及管理、保险的原理和实务等内容做了充分阐述,对相关范畴的内涵和外延进行了深入浅出的表述,表现出极强的逻辑性;二、联系实际,可操作性强。书

中配以大量的实例,突出了其现实性;三、吸收了该学科领域中许多最新的研究成果,内容新颖;四、重点突出,对有些问题的论述极具可读性。

本书可作为各经管院校中保险课程的本科生及研究生教材,同时对从事保险研究和实务操作的人员具有很好的指导价值。

书籍目录

Contents

1111

Preface xiii

Chapter 1 FUNDAMENTALS AND TERMINOLOGY

Chapter Objectives

Introduction

Insurance Defined Financial Definition Legal Definition Loss, Chance of

Loss, Peril, Hazard, and Proximate Cause Loss Chance of Loss Peril and

Hazard Proximate Cause Risk Risk Management The Mathematical

Basis for Insurance A Mathematical Example of an Insurance System's

Operations Building Blocks of an Insurance Premium Four Basic

Components Cash Flow Underwriting The Benefits and Costs to Society

of Insurance Systems Costs Benefits Arson: Who Really Pays for

Insured Losses Summary Review Terms Review Discussion

Questions Research Assignment Suggestions for Further Study 18

Chapter 2 INSURABLE LOSS EXPOSURES

Chapter Objectives

Introduction

Gambling and Speculative Risks Ideally Insurable Loss Exposures

A Large Group of Similar Units Exposed to the Same Perils (Losses Must be

Accidental and Beyond the Insured's Control Losses Must be Definite,

Measurable, and of Sufficient Severity to Cause Economic Hardship

Catastrophic Losses When Only the People Most Exposed to Loss Want

Coverage, Insurance Becomes Unfeasible Risk Classification

Subsidization Adverse Selection Principles of Risk Classification

Important Social Issues AIDS (Acquired Immune Deficiency Syndrome)

Automobile Insurance Pension Benefits Conclusion Branches of

Insurance Summary Review Terms Review Discussion

Questions Research Assignment Suggestions for Further Study

Chapter 3 RISK MANAGEMENT 1: ESSENTIALS

Chapter Objectives

Introduction

The Risk Management Function Risk Management Staff Statement of

Objectives and Principles The Risk Management Process Step One:

Identification and Measurement of Exposures Direct Property Losses

Loss of Income Liability Losses Loss of Key Personnel Estimation of

Maximum Loss Emergency Planning-Disaster Recovery Step Two: Loss

Control and Risk Financing Loss Control Risk Financing Step

Three: Regular Review of the Risk Management Program Chicago Tunnel

Collapse: A Risk Management Problem Summary Review Terms

Review Research Assignment: Case Study Suggestions for Further

Study Appendix: Personal Risk Management

Chapter 4 RISK MANAGEMENT 2: ADVANCED TOPICS

Chapter Objectives

Introduction

<<风险管理和保险导论>>

Risk Management Information Systems (RMIS) Loss Data Other  
Information Deductibles and Policy Limits Financial and Other  
Considerations British Petroleum: A Case Study International Risk  
Management Identification and Measurement of Exposures Development  
and Implementation of Plans Regular Review and Evaluation Foreign  
Insurance Financial Risk Management Summary Review  
Terms Review Discussion Questions Research Assignment  
Suggestions for Further Study Case Study: Blue Star Airlines  
Introduction The Story The Risk Management Process Facts and  
Assumptions Assignment  
Chapter 5 PRIVATE INSURANCE COMPANIES  
Chapter Objectives  
Introduction  
Two Different Types of Insurance Companies Mutual Insurance  
Companies Stock Insurance Companies Stock Versus Mutual: A  
Consumer's Viewpoint Demutualization Lloyd's of London  
Lloyd's of London Is an Insurance Market Lloyd's History Typical  
Transaction Lloyd's and the Risk Management Function American  
Lloyds Other Legal Forms of Insurance Companies The Reciprocal  
Exchange Fraternal Insurers Savings Bank Life Insurance Blue  
Cross and Blue Shield Health Maintenance Organizations (HMOs) and  
Preferred Provider Organizations (PPOs) Industrial Organization  
Insurance Industry Summary Review Terms Review  
Discussion Questions Research Assignment Suggestions for  
Further Study Appendix: Insurance and Private Enterprise: The Potential  
for Eastern Europe Introduction Why Insurance? Why Private  
Insurance? Competition and Efficiency Essential Requirements of a Free  
Enterprise (Capitalist) System The Requirements of a Private Insurance  
System Difficulties Starting a Private Insurance System in Eastern Europe  
The Future  
Chapter 6 INSURANCE OCCUPATIONS  
Chapter Objectives  
Introduction  
Insurance Agents and Brokers Agency Law Insurance Brokers  
Licensing Requirements Property and Liability Insurance Agents and  
Brokers Life Insurance Agents and Brokers An Insurance Agent's  
Duties Loss Adjuster Employees, Independent Adjustment  
Bureaus, and Public Adjusters Adjusters Are Agents Underwriter  
Property Insurance Underwriting Life Insurance Underwriting  
Underwriting and Privacy Actuary Attorney Finance  
Other Occupations Summary Review Terms Review  
Discussion Questions Research Assignment Suggestions for  
Further Study Appendix: Legal Issues Involving Insurance Agents and  
Brokers Case 1 Case 2 Appendix: The Ethical Choice  
Introduction Vocabulary Ethical Norms Three Practice Cases  
Suggestions for Further Study  
Chapter 7 THE INSURANCE MARKET: THE ECONOMIC PROBLEM

<<风险管理和保险导论>>

Chapter Objectives

Introduction

Economic Theory Supply and Demand Historical Problems The Insurance Consumer The Consumer's Choice: Company, Agent or Broker, Policy, Amount, and Price Consumer Protection: The Role of the Courts, the Law, and the Insurance Commissioner The Courts The Law The Insurance Commissioner Summary Review Terms Review Discussion Questions Research Assignment Suggestions for Further Study Appendix: Further Consideration of Supply and Demand Elasticity of Supply and Demand for Insurance Shifting Supply and Demand Curves 170

Chapter 8 INSURANCE REGULATION

Chapter Objectives

Introduction

Insurance Regulation The Reasons for Insurance Regulation Solvency Unequal Knowledge and Bargaining Power Prices Promotion of Social Goals The History of Insurance Regulation Paul v. Virginia Armstrong and Merritt Investigations South-Eastern Underwriters Association (SEUA) The McCarran Act State or Federal Regulation? State Insurance Regulation The National Association of Insurance Commissioners (NAIC) Repeal of P.L.-15 Both Sides of the Argument Regulated Activities Legal Reserves and Surplus Regular Audits and Solvency Testing Guaranty Funds Rate Regulations Investment Activities Policy Form Approval and Expense Limitations Qualifications or Licenses for Companies, Agents, Brokers, Loss Adjusters, and Company Officers Consumer Complaints Taxation Summary Review Terms Review Discussion Questions Research Assignment Suggestions for Further Study Appendix:

The McCarran Act (P.L.-15)

Chapter 9 INSURANCE CONTRACTS

Chapter Objectives

Introduction

Contract Terminology Binder Conditional Receipt Elements of a Valid Contract Offer and Acceptance Consideration Capacity Legal Purpose Distinguishing Characteristics of Insurance Contracts Principle of Indemnity Insurable Interest Actual Cash Value Subrogation Contract of Adhesion The Personal Feature Utmost Good Faith (Latin: Uberrimae Fidei) The Entire Contract and Incontestability Clauses The Aleatory Feature Discharge of Insurance Contracts Summary Review Terms Review Research Assignment Suggestions for Further Study Appendix: Cases for Discussion Material Misrepresentation Contract of Adhesion: The Metpath Case Breach of Warranty: General Chicken Case

Chapter 10 BASIC PROPERTY AND LIABILITY INSURANCE CONTRACTS

Chapter Objectives

Introduction

Standard Policies Basic Parts of an Insurance Policy

<<风险管理和保险导论>>

Declarations Insuring Agreement Deductibles Definitions  
Exclusions Endorsements Conditions Fraud Suspension of  
Coverage Cancellation Other Insurance Duties After a Loss  
Appraisal Salvage Claims Payment Conclusion  
Summary Review Terms: Review Case for Discussion:  
Vacancy Clause Research Assignment Suggestions for Further  
Study 235

Chapter 11 HOMEOWNERS INSURANCE

Chapter Objectives

Introduction

A General Description of the HO Insurance Policies Policy Layout  
Declarations Definitions Section 1-Property Coverages  
Additional Coverage Section 1--Perils Insured Against in the Broad  
Form, HO-2 Specified Perils HO-2: Section 1-Exclusions  
Ordinance-or-Law Exclusion Other Exclusions Section 1--  
Conditions Loss Settlement Replacement Cost and Coinsurance  
Reasons for the Coinsurance Requirement Mortgage Clause Section  
2--Liability Coverages Section 2--Exclusions Claims Not Covered  
Arising from Bodily Injury or Property Damage, Sections 1 and 2--  
Conditions Endorsements Reduction of Insurance Resulting from  
Previous Losses Summary Review Terms Review  
Practice Questions Research Assignment Suggestions for Further  
Study Appendix: Buying Homeowners Insurance 264

Chapter 12 THE PERSONAL AUTO POLICY

Chapter Objectives

Introduction

The Tort Liability System and Automobile Insurance: A Review Case The  
Personal Auto Policy Layout Definitions Part A--Liability Limit  
of Liability Insureds Exclusions Part B--Medical Payments  
Part C--Uninsured Motorist Coverage Coverage under the PAP  
Contact or No-Contact Rules The State's Response to Uninsured Motorists  
Underinsured Motorists Part D--Damage to Your Auto Loss  
Settlement Part E--Duties After an Accident or Loss Part F--General  
Provisions Summary Review Terms Review Practice  
Questions Research Assignment Suggestions for Further Study

Chapter 13 COMMERCIAL PROPERTY INSURANCE

Chapter Objectives

Introduction

Commercial Insurance Commercial and Personal Property Insurance  
Property and Marine (Transportation) Insurance Commercial Package Policy  
The Insurance Services Office (ISO) Building and Personal Property  
Form Property Covered Property Excluded from Coverage Perils  
Covered Fire Insurance History Definition of Fire Reporting Formats  
Business Income Coverage Additional Forms Property Insurance  
Rating Transportation Insurance Ocean Marine Insurance Inland  
Marine Insurance Aviation Insurance Automobile Property Insurance  
Business Automobile Insurance Summary Review Terms

<<风险管理和保险导论>>

Review Discussion Questions Research Assignments

Suggestions for Further Study

Chapter 14 GENERAL LIABILITY INSURANCE

Chapter Objectives

Introduction

Legal Background Categories of Torts (Civil Wrongs) Negligence

Lawsuits Establishing Negligence and Damages Defenses in a Negligence

Suit The Relationship Between Negligence and Legal Liability Insurance

Questions of Fact Legal Judgments Ethics and Liability Insurance

Social Host Liquor Liability: An Example The Facts Categories

of Liability Insurance Business General Liability Insurance Business

Liability Umbrella Policies Automobile Liability Insurance Summary

Review Terms Review Discussion Questions Case for

Discussion Research Assignment Suggestions for Further Study 328

Chapter 15 SPECIAL LIABILITY INSURANCE

Chapter Objectives

Introduction

Claims-Made and Occurrence Policies Claims-Made Policies Occurrence-

Basis Policies Environmental Impairment Liability Insurance History

Risk Management Strategy Insurance Principles and EIL Coverage

Products Liability Insurance Risk Management Strategy The Continuing

Controversy Professional Liability Insurance What Is a Professional?

Coverage Clause Claims Settlement Types of Professional Liability

Coverage Employment Practices Liability Americans with Disabilities Act

(ADA) Nuclear Liability Insurance Summary Review Terms

Review Discussion Questions Research Assignments

Suggestions for Further Study Appendix Case Study: Sexual

Harassment Case Study: Americans with Disabilities Act (ADA) 353

Chapter 16 BONDING, CRIME INSURANCE, AND REINSURANCE

Chapter Objectives

Introduction

Surety Bonding Introductory Terminology The Reasons for Surety

Bonding The Difference Between Suretyship and Insurance Underwriting

Bonds Types of Bonds Crime Insurance Reinsurance

Introductory Terminology Reinsurance Arrangements Reinsurance

Coverage Reasons for Reinsurance Reinsurance and Risk Management

Providers of Reinsurance Concluding Comments Summary

Review Terms Review Discussion Questions Research

Assignment Suggestions for Further Study 368

Chapter 17 LIFE INSURANCE POLICIES

Chapter Objectives

Introduction

Three Ways Life Insurance Is Distributed Group Life Insurance

Industrial Life Insurance Individual Life Insurance Term Insurance

Types of Term Life Insurance Uses of Term Life Insurance Whole Life

Insurance Cash Values Types of Whole Life Policies The Uses of

Whole Life Insurance Reasons for Saving with Life Insurance A Whole Life

<<风险管理和保险导论>>

Ledger Sheet Buy Term and Invest the Difference: The Consumer's  
Viewpoint Universal Life Insurance Universal Life Insurance Policies  
Universal Life Insurance Death Benefits Uses of Universal Life Insurance  
Ledger Sheet for Universal Life Insurance Variable Life Insurance  
Summary Review Terms Review Discussion Questions  
Research Assignment Suggestions for Further Study Appendix  
Endowment Life Insurance 391

Chapter 18 ANNUITIES

Chapter Objectives

Introduction 394

Definitions Classification of Annuities Method of Premium

Payment Beginning of Benefits Promises Purchased Number of

Annuitants Determination of Annuity Benefits Uses of

Annuities Types of Benefits Taxation of Annuities Withdrawal

before Liquidation Withdrawals in Liquidation Summary Review

Terms Review Discussion Questions Research

Assignment Suggestions for Further Study 406

Chapter 19 LIFE INSURANCE PLANNING

Chapter Objectives

Introduction

The Economic Value of the Human Life The Needs-Based Purchase of

Life Insurance Life Insurance Planning Planning Process The

Early Adult Years Life Insurance Planning: A Case Study Insurance for

Wives, Children, and College Students Life Insurance Planning: The Middle

Years Life Insurance Planning: The Later Years Wills Federal

Estate Tax Business Uses of Life Insurance Funding Business

Continuation Agreements with Life Insurance The Taxation of Life

Insurance Death Proceeds Living Benefits: Dividends, Savings, and

Accelerated Death Benefits Summary Review Terms

Review Discussion Questions Research Assignment Facts and

Data Suggestions for Further Study

The

Chapter 20 STANDARD LIFE INSURANCE CONTRACT PROVISIONS

AND OPTIONS

Chapter Objectives

Introduction

Insured, Owner, and Beneficiary Beneficiary Designation General

Life Insurance Policy Provisions Grace Period The Reinstatement

Provision The Incontestable Clause The Entire-Contract Provision

Misstatement-of-Age Provision Annual Apportionment of Divisible Surplus

The Suicide Clause and Other Restrictive Clauses Four Options Providing the

Insured with Choices Dividend Options Nonforfeiture Options

Policyholder Loans Settlement Options Available Riders and Options

The Guaranteed-Insurability Option The Waiver-of-Premium Option The

Double-Indemnity Option Summary Review Terms Review

Discussion Questions Research Assignment Suggestions for Further

Study 445



<<风险管理和保险导论>>

Chapter 21 SIMPLIFIED LIFE INSURANCE MATHEMATICS

Chapter Objectives

Introduction

Mortality Tables The 1980CSO Other Mortality Tables Interpretation of Mortality Tables Some Simplifying Assumptions Single-Premium, One-Year Term Insurance Single-Premium, Five-Year Term Insurance Single-Premium, Whole Life Insurance Leveling the Whole Life Premium The Cost of Life Insurance and Sales Illustrations A Complex Issue Traditional Calculation Interest-Adjusted Method The Sales Illustration Controversy Summary Review Terms Review Research

Assignment Suggestions for Further Study

Chapter 22 MEDICAL EXPENSE AND DISABILITY INSURANCE

Chapter Objectives

Introduction

Background Information Increasing Health Care Costs Medical Inflation Cost Containment Common Contract Provisions Entire Contract Grace Period Reinstatement Incontestable Clause Claims Physical Exam and Autopsy Legal Action Change of Beneficiary Optional Contract Provisions Definitions and Exclusions Five Kinds of Health Insurance Coverage Basic Medical Expense Insurance Major Medical Insurance Disability Income Insurance Medicare Supplement Insurance Long-Term Care Insurance Demographics The Financial Problem Long-Term Care Policy Development The Continuing Debate Health Insurance Providers Summary Review Terms Review Discussion Questions

Research Assignment Suggestions for Further Study

Chapter 23 EMPLOYEE BENEFITS

Chapter Objectives

Introduction

The Goals of the Government, Employer, and Employee The Government The Employer The Employee Insured Employee Benefits Qualification Rules General Features Group Life Insurance Group Disability Income Insurance Long-Term Disability Group Health Insurance Social Problems Health Insurance Providers Health Insurance Contracts General Provisions of Group Health Insurance Contracts Two Federal Regulations Insured Pension Plans Introduction Requirements for Qualified Plans Federal Regulation of Pension Plans The Role of Insurance in Pension Plans Profit-Sharing, 401(k), 403(b), Keogh, and Cafeteria Plans Profit-Sharing Plans 401(k) Plans 403(b) Plans or Tax-Deferred Annuities (TDAs) Keogh Plans Cafeteria Plans Individual Retirement Account (IRA) Eligibility for Deductible Contributions Investment Alternative Rollovers Taxation Summary Review Terms Review Discussion Questions Research

Assignment Suggestions for Further Study Appendix: Tax Deferral

The Advantages of Tax Deferral

Chapter 24 SOCIAL SECURITY

Chapter Objectives

<<风险管理和保险导论>>

Introduction

Social Insurance Background The History and Philosophy of the American Social Security System Social Security Is Not a Public Assistance Program Social Security and Private Insurance Are Different Social Security Is an Insurance System The Operation of the Social Security Program The Program Is Compulsory for Almost Every Worker A Tax on Wages Is the Main Source of Funds Benefits Are Not Fully Funded Insured Status and Eligibility for Benefits Quarters of Coverage Calculation of Benefits Categories of Benefits Retirement Benefits Survivor Benefits Disability Benefits Medicare (Health Insurance for the Aged and Disabled) some Current Issues Facing the Social Security System Will Social Security "Be There" for Young and Middle-Aged Americans? The Social Security Surplus and the Federal Deficit Other Criticism Summary Review Terms Review Discussion Questions Research Assignment Suggestions for Further Study Chapter 25 UNEMPLOYMENT AND WORKERS' COMPENSATION INSURANCE Chapter Objectives

Introduction

Unemployment Insurance Some Background Information Operations of the Unemployment Insurance Program Is Unemployment Insurance Really Insurance? General Provisions of State Programs Summary- Unemployment Insurance Workers' Compensation The Problem The Solution The Purposes of Workers' Compensation Laws Operations of Workers' Compensation Systems Current Concerns About Workers' Compensation Summary-Worker's Compensation, Review Terms Review Discussion Questions Research Assignment Suggestions for Further Study

Glossary

Appendix A: Homeowner's Insurance Policy

Appendix B: Personal Auto Policy

Appendix C: Sample Whole Life Insurance Policy and Application

Index

<<风险管理和保险导论>>

版权说明

本站所提供下载的PDF图书仅提供预览和简介，请支持正版图书。

更多资源请访问:<http://www.tushu007.com>