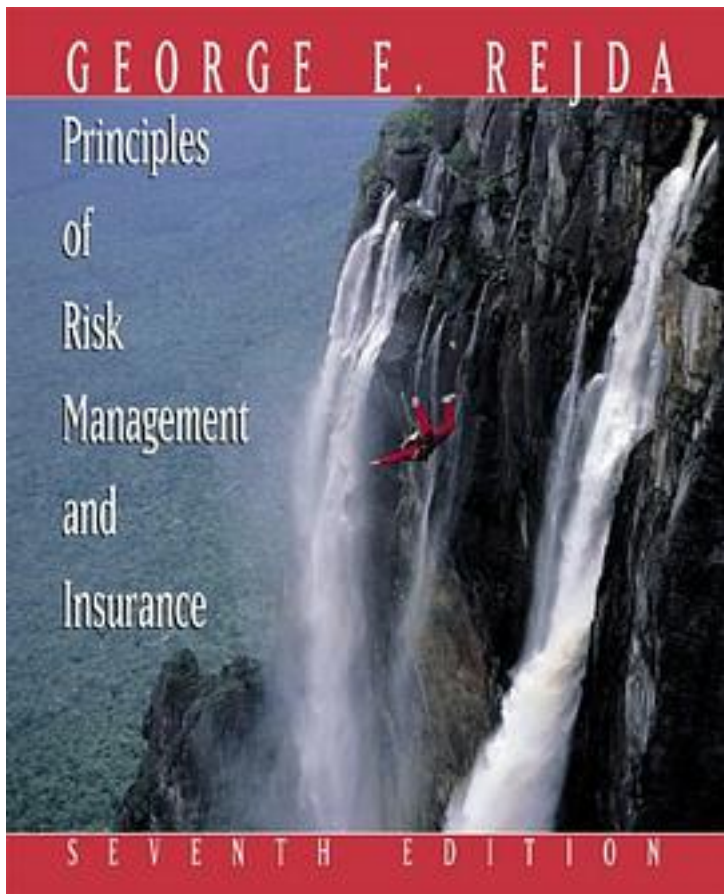


# Principles of Risk Management and Insurance



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Thoroughly updated, the seventh edition of Principles of Risk Management and Insurance provides the in-depth analysis of current issues and technical accuracy that readers expect from this market-leading text. The seventh edition continues to emphasize the insurance consumer and blends basic risk management and insurance

principles with consumer considerations. Further, it addresses personal risk management and financial planning, so that students can apply basic concepts immediately to their own lives. New in the Seventh Edition The Seventh Edition features heightened coverage of risk management in an all-new Chapter 4 on advanced topics in risk management such as enterprise risk management, financial risk management, loss forecasting, financial analysis in decision making, and the application of new technology to risk management programs. In addition, Chapter 3 has been heavily revised to include a discussion of personal risk management. Other new coverage includes an outline of the major revisions in the new homeowners policy in Chapters 8 and 9 and material on the new 1998 personal auto insurance policy in Chapter 10. And the new Chapter 20 on retirement plans discusses annuities and IRAs. The Seventh Edition also offers pedagogical enhancements. Recognizing the Internet as a valuable source of information, each chapter now contains a number of Web sites linking students to the latest resources. The emphasis on technology continues with a new Companion Web site featuring Internet exercises and self-administered chapter quizzes. Finally, all of the popular "Insight" boxes have been updated. "Insights" are effective learning tools that help students apply insurance concepts to real-world situations.

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