

# CAIB 1 / CH 1 / SEC 1 / STUDY GUIDE

## 2023/2024 with Complete Solutions

Define in pure insurance terms "risk" - ANSWER-The chance of financial loss to which an object of insurance is exposed

List the 3 categories of risk generally faced by people - ANSWER-Personal Risk; Property Risk; Liability Risk

State 4 possible options people can choose to deal with risk - ANSWER-Avoidance of Risk; Controlling Risk; Retention of Risk; Transfer of Risk

Give a brief explanation and example of Avoidance of Risk - ANSWER-When chance of financial loss is eliminated. (Ex. People who rent rather than purchase their own business premises avoid the chance of financial loss from the ownership of that property)

Give a brief explanation and example of Controlling Risk - ANSWER-Taking measures to reduce the frequency and severity of losses. (Ex. Intrusion Detection Alarms, Fire Alarms)

Give a brief explanation and example of Retention of Risk - ANSWER-Large corporations such as Canadian Pacific, Canadian National Railways, assume financial responsibility for their own losses. This is generally less expensive than other options available to them

Give a brief explanation and example of Transfer of Risk - ANSWER-A person unable to withstand the financial consequences of a potential loss "transfer all" or a portion of their risk. Insurance companies usually agree to assume the financial responsibility of persons for their losses

Give 2 examples of loss control measures that can be taken to reduce frequency and severity of losses - ANSWER-Intrusion Detection Alarms; Fire Detection Alarms

State 2 reasons why loss control measures are not a total solution in eliminating financial loss - ANSWER-Equipment may not work 100% of the time; losses such as wind, hail and lightning cannot be controlled

Which of the 4 possible options is generally not an effective means of dealing with risk - ANSWER-Avoidance of Risk. In most cases, exposure to financial loss is simply replaced with another

Which of the 4 possible options is the most popular and practical means of dealing with risk - ANSWER-Transfer of Risk

# Caib 1 Study Guide Answer

**JE Gale**



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Columbia Accident Investigation Board's Report on the Space Shuttle Columbia Accident United States. Congress. Senate. Committee on Commerce, Science, and Transportation, 2014      VA Patient Safety Program a cultural perspective at four medical facilities : report to the Secretary of Veterans Affairs. ,      Indian Banking Today & Tomorrow , 1986

**Organization at the Limit** William Starbuck, Moshe Farjoun, 2009-02-09 The book offers important insight relevant to Corporate Government and Global organizations management in general The internationally recognised authors tackle vital issues in decision making how organizational risk is managed how can technological and organizational complexities interact what are the impediments for effective learning and how large medium and small organizations can and in fact must increase their resilience Managers organizational consultants expert professionals and training specialists particularly those in high risk organizations may find the issues covered in the book relevant to their daily work and a potential catalyst for thought and action A timely analysis of the Columbia disaster and the organizational lessons that can be learned from it Includes contributions from those involved in the Investigation Board report into the incident Tackles vital issues such as the role of time pressures and goal conflict in decision making and the impediments for effective learning Examines how organizational risk is managed and how technological and organizational complexities interact Assesses how large medium and small organizations can and in fact must increase their resilience Questions our eagerness to embrace new technologies yet reluctance to accept the risks of innovation Offers a step by step understanding of the complex factors that led to disaster

**Space shuttle Columbia investigation : hearing before the Committee on Commerce, Science, and Transportation, United States Senate, One Hundred Eighth Congress, first session, May 14, 2003.** , 2006

**Human Factors in Air Transport** Erik Seedhouse, Anthony Brickhouse, Kimberly Szathmary, E. David Williams, 2019-08-28 This textbook provides students and the broader aviation community with a complete accessible guide to the subject of human factors in aviation It covers the history of the field before breaking down the physical and psychological factors organizational levels technology training and other pivotal components of a pilot and crew's routine work in the field The information is organized into easy to digest chapters with summaries and exercises based on key concepts covered and it is supported by more than 100 full color illustrations and photographs All knowledge of human factors required in aviation university studies is conveyed in a concise and casual manner through the use of helpful margin notes and anecdotes that appear throughout the text      **Space Shuttle Columbia Investigation** United States. Congress. Senate. Committee on Commerce, Science, and Transportation, 2006

**Using Perilog to Explore "Decision Making at NASA"** , 2005      **Resilience Engineering Perspectives, Volume 2** Erik Hollnagel, Christopher P. Nemeth, 2016-12-05 Preparation and Restoration is the second volume of Resilience Engineering Perspectives within the Ashgate Studies in Resilience Engineering series In four sections it broadens participation of the field to include policy and organization studies

and articulates aspects of resilience beyond initial definitions Policy and Organization explores public policy and organizational aspects of resilience and how they aid or inhibit preparation and restoration Models and Measures addresses thoughts on ways to measure resilience and model systems to detect desirable and undesirable results Elements and Traits examines features of systems and how they affect the ability to prepare for and recover from significant challenges Applications and Implications examines how resilience plays out in the living laboratory of real world operations Preparation and Restoration addresses issues such as the nature of resilience the similarities and differences between resilience and traditional ideas of system performance how systems cope with varying demands and sometimes succeed and sometimes fail how an organization s ways of preparing before critical events can enable or impede restoration the trade offs that are needed for systems to operate and survive instances of brittle or resilient systems how work practices affect resilience the relationship between resilience and safety and what improves or erodes resilience This volume is valuable reading for those who create and operate systems that must not only survive but thrive in the face of challenge     *Covertaction Quarterly* ,1998     *The Modern Review* Ramananda Chatterjee,1933 Includes section Reviews and notices of books     *CIS Annual* ,2006     *Quest* ,2006     *Introduction to Homeotherapeutics* Wyrth P. Baker,William Wallace Young,Allen C. Neiswander,1974 The following text has been prepared as a revision of Homeopathy and Homeopathic Prescribing by Harvey Farrington M D with the purpose of conveying to the novitiate a knowledge of the principles employed in this method of therapeutics and the enable him to make use of these principles employed in this method of therapeutics and the enable him to make use of these principles in a practical way in prescribing for his patient It is only an introduction and not a complete text Preface     *Covertaction Information Bulletin* ,1986     *The Girl's Own Annual* ,1887     *Communicating in Groups* Katherine L. Adams,Gloria J. Galanes,2006 Communicating in Groupsoffers a concise step by step introduction to the theory and practice of small group communication and teaches students to develop and apply critical thinking in group problem solving With the firm belief that group participation can be an uplifting and energizing experience authors Kathy Adams and Gloria Galanes give students the tools they will need in order to achieve this outcome Research and theory are presented with a focus on what is important to students understanding their group experiences and making them effective communicators     **ISScapades** Donald A. Beattie,2006 Donald A Beattie served on the Space Station Advisory Committee from 1987 to 1994 He recounts the evolution of this troubled program from the perspective of a participant and close observer who worked side by side with many of the early NASA Space Station managers He pulls no punches in describing the political and managerial conflicts that resulted in severely compromising a major international program that may never achieve the research goals envisioned when first announced by President Reagan in 1984     *Mother Jones* ,1979

**Linguistics Series** Cornell University. Southeast Asia Program,1979

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