

CHAPTER 3

Liability

A legal obligation which exists when an individual has a responsibility for the safety or property of others, and an individual is responsible for their own actions and for the actions of their children and pets.

The subject of insurance can be:

a house, a liability arising out of the done or said or made, or personal property.

Perils

Events that could cause a loss to the subject of insurance such as fire, theft, explosion, windstorm, flooding.

The effects of risk control

To reduce the amount of money that the insurer pays in claims, to improve the financial result for the insurer with fewer claim payments, and to reduce insurance costs to the consumer.

Describe Risk Control

Aspect of risk management

Involves suggestions for identifying loss exposures that can help prevent perils from occurring
Can help reduce the extent of loss arising from particular perils

What are the benefits of risk control for the INSURER

Reduces the amount of money they pay for claims

Improves financial results by decreasing claim payments

What are the benefits of risk control for the INSURED

Prevent inconvenience of not being able to live in their own dwelling when the insured house is under repair because of fire damage. Lower insurance costs with preventative features (smoke detector, burglar alarms, water sprinkler). Lower premium with good claims history.

Provide examples to show the difference between loss prevention and loss reduction

Prevention	Reduction
-replace old wiring in home -removing flammable material away from heat sources -installing quality locks to deter burglars	-smoke detectors -fire alarms -sprinkler systems

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