



Fundamentals of Risk and Insurance

By *Emmett J. Vaughan, Therese M. Vaughan*

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This classic book presents a thorough and comprehensive introduction to the field of insurance while emphasizing the consumer. The new *Tenth Edition* first examines the concept of risk, the nature of the insurance device, and the principles of risk management. It then discusses the traditional fields of life and health insurance as solutions to the risks connected with the loss of income. And it deals with the risks associated with the ownership of property and legal liability.

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Editorial Review

From the Back Cover

Take no chances! Learn about risk and insurance from the premier text. Why learn about risk and insurance? You might be thinking of a career in the diverse and rewarding fields of risk management and insurance. If you plan on managing a business, you'll need to know how to protect your organization from risk. And as an individual, you'll want to make informed decisions about protecting yourself and your family with life, medical, home, auto, and many other kinds of insurance. Whether you want to prepare for our career or simply become a more knowledgeable consumer, Vaughan and Vaughan's *Tenth Edition of Fundamentals of Risk and Insurance* gives you a comprehensive, consumer-oriented introduction to the many facets of risk management and insurance. The *Tenth Edition* presents the principles of risk management, summarizes the nature of pure risk on the individual and on society, and illustrates how insurance can be used to deal with the problems posed by such risk. In addition to clear and engaging coverage of insurance principles and theory, you'll walk away from this book with practical, how-to advice that will come in handy in both your professional and personal life. **NEW FEATURES**

- Includes the changes to pension regulation introduced by the Pension Protection Act of 2006. Reflects changes to the Medicare program that were introduced by the Medicare Prescription Drug Improvement and Modernization Act of 2003, including Medicare Part D. Updated discussion of the personal auto policy incorporates changes introduced in 2005. Incorporates changes in commercial lines forms, including the 2004 commercial general liability form, 2006 commercial crime program, and 2006 business owners policy. Revised to reflect the 2001 CSO mortality table. New discussions of enterprise risk management, insurance-linked securities, developments in auto insurance pricing and underwriting, and recent innovations in life and annuity products.

About the Author

Dr. Emmett J. Vaughan was a professor at the University of Iowa in the Tippie College of Business. For 20 years he served as the editor of the *Agency Management Manual*. Dr. Vaughan also served as a consultant to the US Department of Labor. **Therese M. Vaughan** is the Robb B. Kelley Distinguished Professor of Insurance and Actuarial Science at Drake University. Prior to joining Drake, she served as Iowa Insurance Commissioner for over 10 years and as President of the National Association of Insurance Commissioners.

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