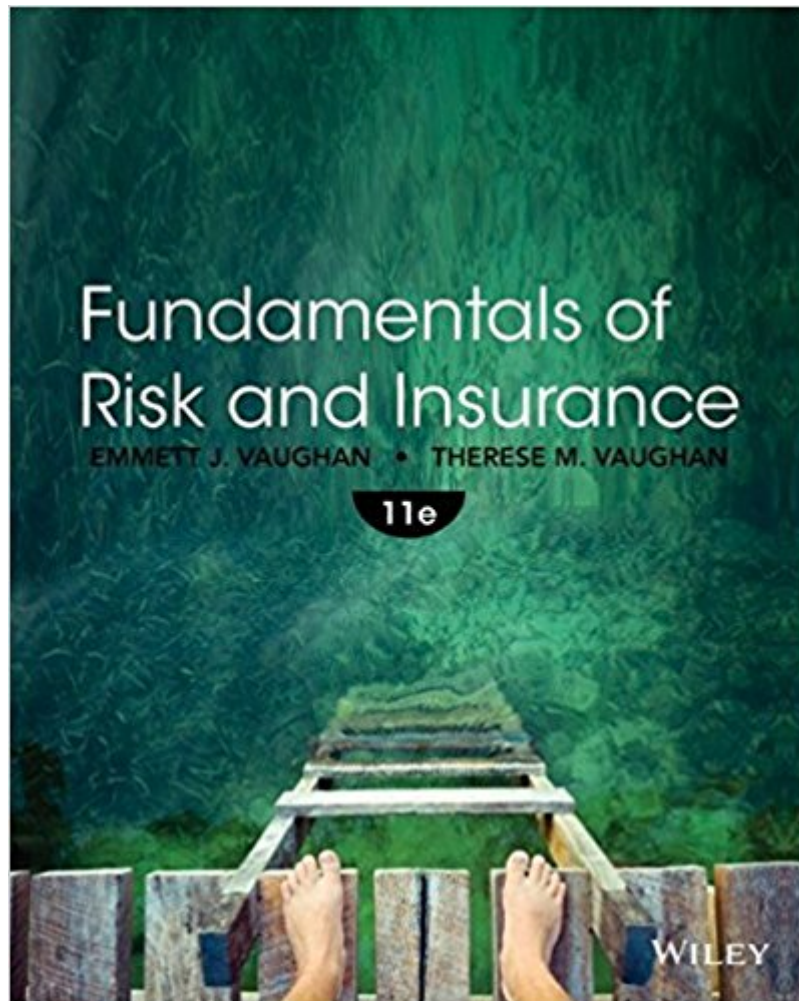




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# Fundamentals Of Risk And Insurance



## Synopsis

Fundamentals of Risk and Insurance, 11th Edition presents a thorough and comprehensive introduction to the field of insurance while emphasizing the consumer. The new 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. Fundamentals of Risk and Insurance, 11th Edition also deals with the risks associated with the ownership of property and legal liability. Â Â

## Book Information

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## Customer Reviews

The book is designed for all insomniacs ...

Can't really say I LOVE ant text book. . .but it was as expected and shipped quickly

This book is very dry. It contains nothing more than black ink on off-white paper. Terms are not clearly defined, and are not indicated (underlined or italics) which makes studying the terms placed at the back of the chapter a pain. It also has not escaped the bias of politics. It makes many claims that are given little backing or only one sided interpretations. Despite the problems above, it is a beginning-level college textbook, and does teach you about fundamentals of risk and insurance. Since it does its job, I cannot rate it lower than a 3, if political bias were taken out, I would definitely give it a 4. If the terms became more clearly defined and identified, along with the bias removed or lessened, I would give it a 5. My advice while reading this book: accept the fact and definition checklists, but watch out for opinions disguised as apparent facts.

I teach insurance and risk management in a university graduate financial planning program. I have used the Risk Management and Insurance text by Emmett Vaughan for years. While the books were absolutely complete and clear, they were never scintillating reading, although there was a quote at the beginning at the beginning of each chapter that gave a wry and whimsical commentary on risk, life and the law. Alas, Emmett died about 10 years ago, and Therese, the insurance commissioner their state, has rewritten his book. While this book contains all the content of the old book and is updated for new laws, it has none of the whimsy that made the old book bearable. It does not have study aids such as vocabulary lists, self-tests, and examples from life. I am surprised that Wiley, who usually provides a terrific suite of study aids, has neglected this book. Wiley has smart learning solutions for most of its books, but not for this one. The companion web site for instructors does have PowerPoint presentations, an instructor manual and test banks, along with answers to the end of chapter questions, but the Student Companion website has only sample policy forms and some material for Chapter 34. Usually you would see self-tests, glossaries, maybe the PowerPoint slides (which are really just as dull as the book), and maybe even some videos. Getting students interested in Insurance is hard enough without the book being dense type on white paper. There are virtually no charts, graphics or anything other than soporific text. And, this is the eleventh edition, so there ought to be a wealth of supplementary material available. Thank heavens I have experience in the field and can tell stories about things that really happened that bring the concepts to life. One of my students expressed it like tthis: Dr. \_\_\_\_\_, I usually have trouble sleeping because I am so wound up and anxious from trying to go to school while working to support my kids. With this book, I fall asleep within 10 minutes." I'm giving it three stars because it covers the material more completely than any other available book, but if there were a more modern book that covered the material as well, I would change my adopted text immediately.

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