

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

CL Gary

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the 'CL Gary' text.

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Indian Banking Today & Tomorrow , 1986 *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 *VA Patient Safety Program a cultural perspective at four medical facilities : report to the Secretary of Veterans Affairs.* , Military Construction, Veterans Affairs, and Related Agencies Appropriations for 2015, Part 1, 113-2 Hearings , 2014 Service Science John Maleyeff, 2020-08-03 To remain relevant in today s world practitioners should presume that they have two jobs first to do their work effectively so that they provide value to the organization second to improve how the work is done so that their organization remains competitive This book offers clear guidance to excel at this ubiquitous second job Informed by an appreciation that most personnel that work in any firm even firms that are manufacturing oriented routinely provide services as a key element of their jobs this book explains how to provide and improve internal customer service regardless of industry or role It illustrates the common features or service process DNA while providing a diverse set of examples to enhance understanding Written by a pioneer in the development of principles and methodologies that address services in a structured and distinctive manner this book stresses that service processes are distinctly different from manufacturing processes Rigorous and practical this book will appeal to students and professionals alike in business hospitality industrial management public health and other fields Online resources include Excel files that act as templates to help with quantitative analysis routines NASA's Fiscal Year 2007 Budget Proposal United States. Congress. House. Committee on Science, 2006

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