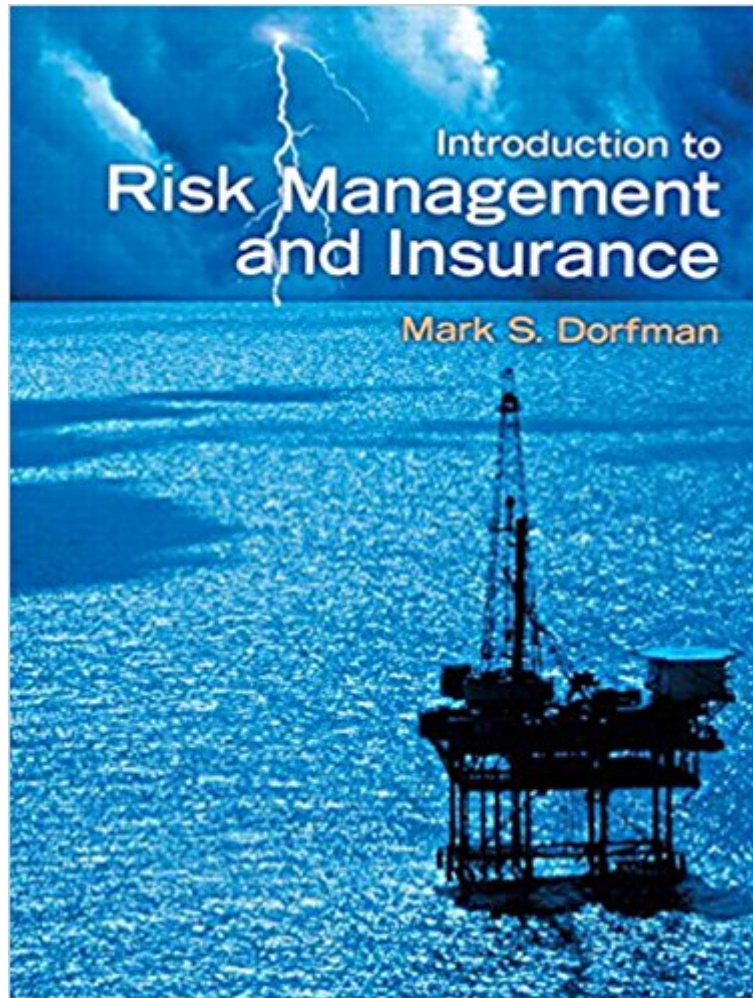




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This book focuses on problem-solving from managerial, consumer, and societal perspectives. It emphasizes both the business managerial aspects of risk management and insurance and the numerous consumer applications of the concept of risk management and insurance transaction. Specific chapter topics include insurance Regulation and contracts, basic property and liability insurance contracts, homeowners insurance, the personal auto policy, professional financial planning, life insurance policies, annuities, medical expense and disability insurance, standard life insurance contract provisions and options, commercial property insurance, general and special liability insurance, employee benefits, social security, and unemployment and workers' compensation insurance. For use by individuals in insurance occupations, and by those preparing for the certified financial planner board.

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