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payment for the unknown loss. In this manner, the policyholder transfers the economic risk to the insurance company. Risk, as discussed in Section I, is the variation in potential economic outcomes. It is measured by the variation between possible outcomes and the expected outcome: the greater the standard deviation, the greater the risk. III.

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Management, which is the basic framework in dealing with risk, both for individuals and

organizations. It includes three main steps namely identification,

analysis/evaluation and actions/control, as

summarized in the figure below. Picture 2. Risk management framework

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Incorporating a business is a form of noninsurance transfer. T F 3. Passive retention occurs when you unknowingly retain a risk. T F 4. Risk management techniques can only be applied individually. T F 5. Risk management is useless if the loss has already occurred.

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