

当代全美**MBA**经典教材书系（英文影印版）

北大光华管理学院 IMBA、MBA推荐用书

汤姆森学习出版集团精选教材系列

风险管理 和保险

第**11**版

James S. Trieschmann

University of Georgia

Sandra G. Gustavson

University of Georgia

Robert E. Hoyt

University of Georgia/ 著

Risk
Management
and Insurance



北京大学出版社
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风险管理 和保险

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Risk Management and Insurance

第 11 版

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· 院长寄语 ·

北京大学光华管理学院秉承北大悠久的人文传统、深邃的学术思想和深厚的文化底蕴,经过多年努力,目前已经站在中国经济发展与企业管理研究的前列,以向社会提供具有国际水准的管理教育为己任,并致力于帮助国有企业、混合所有制企业和民营企业实现经营管理的现代化,以适应经济全球化趋势。

光华 MBA 项目旨在为那些有才华的学员提供国际水准的管理教育,为工商界培养熟悉现代管理理念、原理和技巧的高级经营管理人才,使我们的 MBA 项目成为企业发展致富之源,为学员创造迅速成长和充分发挥优势的条件和机会。

为了适应现代人才需求模式和建立中国的一流商学院,北京大学光华管理学院正在推出国际 MBA“双语双学位”培养方案;同时,为了配合北大 MBA 教育工作的展开,光华管理学院与北大出版社联合推出本套《当代全美 MBA 经典教材书系(英文影印版)》,并向国内各兄弟院校及工商界人士推荐本套丛书。相信我们这些尝试将会得到社会的支持。而社会对我们的支持,一定会使光华 MBA 项目越办越好,越办越有特色。

北京大学光华管理学院院长

陈以宁

出版者序言

2001年12月10日中国加入了世界贸易组织,从此,中国将进一步加大与世界各国的政治、经济、文化各方面的交流与合作,这一切都注定中国将在未来世界经济发展中书写重要的一笔。

然而,中国经济的发展正面临着前所未有的人才考验,在许多领域都面临着人才匮乏的现象,特别是了解国际贸易规则、能够适应国际竞争需要的国际管理人才,更是中国在未来国际竞争中所必需的人才。因此,制定和实施人才战略,培养并造就大批优秀人才,是我们在新一轮国际竞争中赢得主动的关键。

工商管理硕士(MBA),1910年首创于美国哈佛大学,随后MBA历经百年风雨不断完善,取得了令世人瞩目的成绩。如今,美国MBA教育已经为世界企业界所熟知,受到社会的广泛承认和高度评价。中国的MBA教育虽起步较晚,但在过去10年里,中国的MBA教育事业发展非常迅速,也取得了相当显著的成绩。现在国内已经有50多所高等院校可以授予MBA学位,为社会培养了3000多名MBA毕业生,并有在读学员2万多人。

目前,国内的MBA教育市场呈现一片繁荣景象,但繁荣的背后却隐藏着种种亟待解决的问题。其中很大一部分问题的成因是因为目前我国高校使用的教材内容陈旧,与国外名校的名牌教材差距较大,在教学内容、体系上也缺乏与一流大学的沟通。为适应经济全球化,国家教育管理部门曾要求各高校大力推广使用外语讲授公共课和专业课,特别是在我国加入WTO后急需的上百万人才中,对MBA人员的需求更是占1/3之多,所以,大力开展双语教学,适当引进和借鉴国外名牌大学的原版教材,是加快中国MBA教育步伐,使之走向国际化的一条捷径。

目前,国内市场上国外引进版教材也是新旧好坏参差不齐,这就需要读者进行仔细的甄别。对于国外原版教材的使用,在这里我们要提几点看法。国外每年出版的教材多达几万种,如果不了解国外的教材市场,不了解国外原版教材的品质就可能找不到真正适合教学和学习的好的教材。对于不太了解外版教材的国内读者来说,选择教材要把握以下几点,即:选择国外最新出版的;选择名校、名作者的书;选择再版多次并且非常流行的书。综合以上几点来看,目前国内市场上真正出新、出好、出精的MBA教材还是不多的。基于以上认识,北京大学出版社推出了《当代全美MBA经典教材书系(英文影印版)》,本套丛书的筛选正是本着以上提到的几点原则,即:出新、出好、出精。经过北京大学及国内其他著名高校的知名学者的精心挑选,本套丛书汇集了美国管理学界各个学科领域专家的权威巨著,称得上是一套优中选精的丛书。本套丛书现在已经推出了MBA主干课程、会计专业、金融专业课程教程三个系列,共45个品种。以后,我们还将陆续推出更多专业的英文影印版书籍。

致谢

本套教材是我社与国外一流专业出版公司合作出版的,是从大量外版教材中选出的最优秀的一部分。在选书的过程中我们得到了很多专家学者的支持和帮助,可以说每一本书都经过处于教学一线的专家、学者们的精心审定,本套英文影印版教材的顺利出版离不开他们的无私帮助,在此,我们对审读并对本套图书提出过宝贵意见的老师们表示衷心的感谢,他们是(按拼音排序):

北京大学光华管理学院：符国群、李东、刘力、梁钧平、陆正飞、王建国、王立彦、王其文、
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本套丛书的顺利出版还得到了培生教育集团(Pearson Education)北京代表处、汤姆森学习出版集团(Thomson Learning)北京代表处的大力支持,在此对他们也表示真诚的感谢。

出版声明

本套丛书是对国外原版教材的直接影印,由于各个国家政治、经济、文化背景的不同,原作者所持观点还请广大读者在阅读过程中加以分析和鉴别。我们希望本套丛书的出版能够促进中外文化交流,加快国内经济管理专业教学的发展,为中国经济走向世界做出一份贡献。

我们欢迎所有关心中国 MBA 教育的专家学者对我们的工作进行指导,欢迎每一位读者给我们提出宝贵的意见和建议。

北京大学出版社政经法编辑部

2003 年 1 月

关于本书

适用对象

本书适用于金融或商业系的风险管理和保险专业 1/4 个学期或 1 个学期的课程。

内容简介

此书在销售市场处于领先地位,经受验证的课本对风险管理和保险提供了全面的介绍。它通过保险和其他可选工具,例如损失控制、风险保持和风险转移的分析,帮助学生辨别、分析和风险管理风险。本版更为着重的论述风险管理和保险,适用于商业个人以及国际环境的风险管理的概念的提出。

作者简介

James S. Trieschmann 博士,特许财产灾害保险商,特许人寿保险人,Indiana University 的工商管理博士。他是 Terry College of Business 的副主任,担任过美国风险和保险协会主席。他还是几本教材的联合作者,其中有《风险管理和保险》(第 11 版)。

Sandra G. Gustavson 博士,CEBS,特许财产灾害保险商,特许人寿保险人,University of Georgia 保险、法律研究、房地产和管理科学系的 McFadden 教授和系主任,美国风险和保险协会的前任主席,被 PIA 保险基金评为 1992 年度保险教育家。她的研究与教学兴趣有雇佣者福利和财务计划。她是《风险管理和保险》(第 11 版)的联合作者。

Robert E. Hoyt, 从 Wharton Business School 获取博士学位,从 University of Nebraska-Lincoln 获取硕士学位。他曾经作为 ITT 国际留学生在德国科隆 Universität zu Köln 留学一年,现在是 University of Georgia 风险管理和保险系教授。他 1995 年在 Vienna University 经济管理学院风险管理系做过富布赖特法案基金赞助的访问教授。Hoyt 博士教授公司风险管理、风险理论和保险公司营运等课程,并替 RMI 项目做协调人。他在 1993 年获得 Richard B. Russell 杰出本科生教学奖,1994 年被评为 Terry College 优秀教师。他的研究兴趣主要有公司套期保值和风险管理、保险欺诈的经济学分析和保险公司破产,成果已经在各种学术和商业期刊上发表,其中包括《风险与保险》杂志。Hoyt 博士是风险理论研究会与南部风险和保险协会的前任主席,也是美国风险和保险协会的董事会成员,还担任《保险规章》杂志的董事会成员和《风险管理和保险评论》与《金融中介机构》杂志的编委。Hoyt 博士也是公共和私人机构的积极咨询者,提供涉及保险公司破产和运营、保险金评价、寿险和保险合同翻译的证词。

主要特色

网络参考:每章的网络链接提供学生利用世界范围的网址以获取相关主题额外信息的机会。

观点盒:在每章,特色观点盒包括当前的文献素材以更好的阐述概念。从国际视角阐明风险管理事项的应用。道德视角提供在风险管理领域中的普遍道德困境。职业视角建立在对现实风险管理专业人员的采访和文献回顾的基础上。

本版更新

内容更新:本书更加强调投机性的风险管理,增加国际风险篇幅以及在税收、法律上的最新进展。

网络练习:在每章结尾,学生能利用网络资源应用所学章节内容。

风险管理图例:本书在风险管理方面的相关讨论中用图例进行详细生动地阐述。

最新版本:本书已经做了最新的改进而没有减少内容篇幅。

网址

<http://trieschmann.swcollege.com>

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Risk management continues to evolve as an important field of study within the realm of finance. An important recent development is that many organizations now consider all of the risks that they face in a more integrated manner than in the past. Thus, the concept of “enterprise risk management” is beginning to take hold.

Risk Management and Insurance, 11th edition, recognizes this developing viewpoint. The text is intended to assist the student in identifying and analyzing all types of risk and in managing it through insurance and alternative tools. The 11th edition blends the concept of enterprise risk management into several different chapters, while still maintaining the features of the book that are important for introductory classes in both insurance and risk management. As in the previous two editions, risk management is the transcending concept within which insurance finds its place.

The overall assumption throughout this edition is that risks can be managed if they are identified prior to a loss, and insurance is an important—but not the only—tool available for that purpose. Thus, the word *insurance* appears only infrequently until Chapter 6. Thus, before insurance is considered at length, the text provides substantial discussion of the myriad of potential losses facing businesses and individuals, together with the general risk management process and the many alternative risk management tools, including loss control, risk retention, and risk transfer. Still, insurance is often an extremely valuable part of the overall risk management plans of individuals and small firms.

With the publication of this 11th edition, we are pleased to add Dr. Robert E. Hoyt as a new coauthor. Dr. Hoyt is a professor in the Terry College of Business at the University of Georgia and is also a member of the Board of Directors of the American Risk and Insurance Association. He is recognized as an expert in many areas of the risk management and insurance field, including insurance fraud, enterprise risk management, and international insurance.

This edition begins with an exploration of the nature of risk in Chapter 1, leading naturally into a detailed treatment of the risk management process in the remaining seven chapters included in Part 1. Chapters 2 through 4 present a comprehensive overview of the various exposures to risk that may exist, including some financial risks not previously mentioned in earlier editions. The material on statistical analysis and capital budgeting remains in Part 1 because this placement puts these topics in context with overall risk management decision making. Of course, the important elements of insurance theory still remain. The principles and policy provisions common to many forms of insurance are included in Part 1 as part of the discussion of insurance as a risk management technique. More detailed treatments of specific types of insurance are provided later in the text. The new enterprise-wide approach to risk management is particularly evident in the revised Chapters 5 and 8.

Part 2 of the text continues the risk management orientation, with an emphasis on topics important for business entities. The various forms of insurance are presented as major risk treatment possibilities, but topics such as captive insurers, disaster management, and alternative risk financing have also been developed more completely than in prior editions.

Part 3, Personal Risk Management Applications: Property—Liability, is devoted to risk exposures involving personal automobiles and homeownership. The common insurance policy forms for dealing with these forms of risk are thoroughly discussed, and appropriate updates have been added. The subject of automobile safety, loss control, and trends in automobile safety comprise the subject matter of Chapter 14, illustrating a range of risk management topics in connection with automobile losses.

In Part 4, the focus of the discussion shifts from property and liability risks to those dealing with the potential loss of life, health, and/or income. In keeping with the text’s risk man-

agement orientation, relevant material on Social Security and other government insurance programs is integrated into appropriate chapters, rather than being segregated into a “social insurance” chapter as is often done in textbooks devoted primarily to insurance. The important role of managed health care and efforts to regulate it, together with recent developments involving qualified retirement plans, are included in this part of the text.

Part 5, The Risk Management Environment, includes three chapters on institutional aspects of risk management and insurance. The focus is on the nature of the risk management and insurance industry, as well as on the government regulations that impact it. Increased coverage of international insurance issues is especially evident in Chapter 22, which contains discussion of the effects of globalization on risk management and on the insurance business.

From a pedagogical perspective, the 11th edition retains the features that were popular in the 10th, with increased usage of the popular *Netlink* introduced in the previous edition. Each chapter contains at least one *Netlink* suggesting a specific site on the World Wide Web (with appropriate address information provided) for students to investigate. These sites were chosen to help make the material in each chapter come alive in a timely, interactive manner. Each chapter also includes two internet-related questions based on specific Web sites related to the material in that chapter. In most cases, the questions require the student to actually do some activity at the site rather than merely read additional text. For example, in one question the student actually obtains an online insurance quote.

The other pedagogical features retained from the 10th edition include learning objectives and an opening vignette at the beginning of each chapter, chapter summaries, and a compilation of Questions for Review and Discussion. Each chapter also contains boxed material taken from current literature to further illustrate concepts discussed within the main body of the chapter. There are three series of boxes, each identified by distinctive icons. The International Perspectives boxes illustrate the application of risk management considerations on a global basis. Ethical Perspectives boxes present ethical dilemmas common in the field of risk management. The Professional Perspectives boxes illustrate practical applications of text material, many of which are based on recent interviews with practicing risk management professionals. Further assistance for the student in identifying risk management concepts throughout the text is provided through the use of a distinctive risk management icon.

The material in the appendices supplements and complements the text material. The glossary has been expanded and improved. Present value and annuity tables are included, as are sample policy forms for automobile, homeowners', life insurance, and disability income insurance.

SUPPLEMENTS

- An **Instructor's Manual with Test Bank and Transparency Masters** is available to supplement the pedagogical items included within the text itself. The manual contains additional discussion questions and objective questions to provide instructors with more choices in composing tests.
- The **Thomson Learning ExamView Pro®** computerized testing program contains all of the questions in the printed test bank. *Thomson Learning ExamView Pro®* is an easy-to-use test-creation software compatible with Microsoft Windows. Instructors can add or edit questions, instructions, and answers, and select questions—randomly or by number—by previewing them on the screen. Instructors can also create and administer quizzes online, whether over the Internet, a local area network (LAN), or a wide area network (WAN).
- A **Web site at <http://trieschmann.swcollege.com>** contains links to all Internet sites from the text, Teaching Resources, Learning Resources, and the Finance Resource Center, which includes Finance in the News, Casenet, Infotrac, and more. The site also includes a sample policy form for disability income insurance, and a sample risk management

checklist that can assist in the risk identification phase of the risk management process, with the specific example used being commercial real and personal property.

- **CaseNet® Internet Resources** brings the practical lessons of real business to your classroom with our premier teaching cases, all based on data from business and industry. Cases help students make the connection between theory and practice, build analytical skills, and solve realistic problems. For more information, contact your TL/South-Western sales representative or visit CaseNet at <http://casenet.thomson.com>.
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