



Risk Management and Insurance

By James S. Trieschmann, Robert Hoyt, David Sommer

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This proven, market-leading text provides a thorough, current introduction to risk management and insurance. It assists the learner in identifying, analyzing, and managing risk through insurance and alternative tools/techniques such as loss control, risk retention, and risk transfer. This edition presents an even stronger focus on managing risk and covers insurance within this context. Concepts of risk management are presented as they apply to business and personal situations as well as international situations.

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Editorial Review

About the Author

James S. Trieschmann, CPCU, CLU has a DBA degree from Indiana University. He was the Dudley L. Moore, Jr. Chairholder in Insurance and is a past president of the American Risk and Insurance Association. Dr. Trieschmann retired in July 2003 after teaching for 30 years at the University of Georgia.

Robert E. Hoyt (Ph.D. and M.A., Wharton School, University of Pennsylvania and B.S., University of Nebraska-Lincoln) is Professor of Risk Management and Insurance and has been a faculty member at UGA since 1988. He also studied as an ITT International Fellow for one year at the Universität zu Köln in Cologne, Germany. In 1995 he was the Fulbright Visiting Professor of Risk Management at the Vienna University of Economics and Business Administration (Wirtschaftsuniversität Wien). Prof. Hoyt teaches corporate risk management, risk theory, and insurer operations and serves as the Department Head for Insurance, Legal Studies, and Real Estate. In 1993 he received the Richard B. Russell Outstanding Undergraduate Teaching Award and in 1994 he was honored as the Terry College Distinguished Teacher. He was appointed to the UGA Teaching Academy in 2001.

David W. Sommer (Ph.D. and M.A., Wharton School, University of Pennsylvania, and B.B.A., St. Mary's University of San Antonio, Texas) is an Associate Professor of Risk Management and Insurance. He joined the UGA faculty in 1995. Dr. Sommer teaches in the areas of corporate risk management and employee benefits. His research interests include insurance company implications of ownership structure, and insurance regulation. Dr. Sommer's articles have appeared in various scholarly journals, including the Journal of Risk and Insurance, the Journal of Banking and Finance, the Journal of Insurance Issues, the Journal of Insurance Regulation, and the CPCU Journal. Dr. Sommer is the graduate coordinator for the RMIN area.

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