Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

**Risk Management Organizer**

Directions: Summarize the topics listed. Also, provide examples when possible.

**Risk: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Risk management: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Types of risks**

**Pure and speculative**

Example:

**Economic and non-economic**

Example:

**Controllable and uncontrollable**

Example:

**Insurable and uninsurable**

Example

**Ways businesses may manage risks**

|  |  |
| --- | --- |
| **Avoid** | **Example:** |
| **Transfer** | **Example:** |

**Risk Management Organizer Continued**

**Ways businesses may manage risks**

|  |  |
| --- | --- |
| **Insure** | **Example:** |
| **Assume** | **Example:** |

**Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Main categories of insurance purchased by businesses**

|  |  |
| --- | --- |
| **Personnel** | Health  Disability  Life insurance |
| **Property** |  |
| **Business operations** |  |

**Risk Management Organizer Continued**

**Main categories of uninsurable business risks**

|  |  |
| --- | --- |
| **Economic conditions** | **Example** |
| **Consumer demand** | **Example** |
| **Competitors’ action** | **Example** |
| **Technology changes** | **Example** |
| **Local factors** | **Example** |
| **Business operations** | **Example** |

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

**My Examples of Risk Activity**

Directions: Provide examples for the types of risks that businesses may face.

|  |  |
| --- | --- |
| **Types of Risk** | **Examples** |
| Economic |  |
| Non-economic |  |
| Pure |  |
| Speculative |  |
| Controllable |  |
| Uncontrollable |  |
| Insurable |  |
| Uninsurable |  |