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k s tse 5 A. Characteristics of Insurance ? Two important characteristics of insurance: ? risk sharing ? risk-transfer ? Insurance is about transferring or shifting risk from one individual to a group. ? It's also about sharing losses, on some equitable basis, by all members of the group. ? How to justify insurance as a legitimate tool for risk management? ? How is it different from gambling and speculation? ? What does it take to make insurance a viable tool for risk sharing and risk-transfer?

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The Relationship between Finance and Insurance • We have seen in this class that insurance exists because people do not like risk. • More fundamentally, we saw people are risk averse because they can be satisfied. • Then, we saw that there are insurance companies that are willing to purchase this risk for a price. Andrew Sinclair Part 8: Risk and Finance 3 / 51

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