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Principles of Risk Management and Insurance R. B. Drennan, Ph.D. Associate Professor and Chairman Department of Risk, Insurance and Healthcare Management Fox School of Business Temple University July 10, 2013 The Griffith Insurance Education Foundation

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What loss is the consequential loss resulting from the direct loss E.g.: lost rent from the building; lost business during the recovery; lost quality of life due to an injury (varies from person to person for the same physical loss say a leg) A focus of insurance claims - an estimate of the loss.

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