Hazard	Classifications		
Physica	9	Movale -	responsibility
Legal		Moral -	information asymmetri
Fre	quency		
Sev	evity		
How to make a policy affordable			
- Unde	erwriting		. 4
- Low	er limits /	Fewer cove	and peris
- De	ductible.		
	105515		
		\$	of loss