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Scott E. Harrington, Ph.D. (<http://www.scott-harringtonphd.com/>) is the Alan B. Miller Professor of Health Care Management and Insurance and Risk Management and chair of the Health Care Management Department with a secondary appointment in Business Economics and Public Policy.

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With this chapter you
begin your study of risk
management and
insurance. This chapter
provides a working
definition of risk and a
discussion of the

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various types of risk.

Some risks that we face are uncertain losses caused by perils.

Hazards are conditions that increase the chance that a loss will occur.

Lecture Notes on Principles of Risk Management & Insurance

Prior to this period, the concept of risk management was largely related to the

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use of market
insurance to protect
individuals and
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risk exposure
(Harrington et al.,
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