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Emmett J. Vaughan and Therese M. Vaughan are the authors of Essentials of Risk Management and Insurance, 2nd Edition, published by Wiley. Table of contents RISK, RISK MANAGEMENT, AND INSURANCE.

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Risk Management and Insurance by Scott E. Harrington
As we can see in the framework of risk management (picture 2 above), (conventional) insurance is basically a method of transferring the financial consequences of risks to other parties, in this case the insurance company.