

TABLE 3

Source of risk	Cause of Loss	Effect	Representative response
Own operations	Product/ manufacturing Service/ operation	<ul style="list-style-type: none"> • Worker's injury • Customer's physical harm • Property damage 	<ul style="list-style-type: none"> • General chance to have physical harm exposure to employees or visitors. • Product liability, drivers out on the road. Looks at it from product standpoint.
External conditions	Natural catastrophes, uncluding earthquake hurricane, etc.	<ul style="list-style-type: none"> • Underwriting loss • Property damage 	<ul style="list-style-type: none"> • Exposure to forces of nature, wind hail, fire. • Natural events. Acts of God.