TABLE 3

Own

Source of risk operations

External

conditions

Product/

Cause of Loss Service/

operation

Natural

uncluding

earthquake

catastrophes.

hurricane, etc.

manufacturing

Customer's

Effect

physical harm

Property damage

Underwriting loss

Property damage

· Worker's injury

General chance to have

physical harm exposure to employees or

visitors · Product liability,

Representative response

drivers out on the

road. Looks at it from

product standpoint.

. Exposure to forces of

nature, wind hail, fire,

Natural events.

Acts of God