

七、資產—曝險分析表

Asset-Exposure Analysis

List 1-Assets

A. PHYSICAL ASSETS:

1. *Real Property*

a. Buildings

- (1) Under construction
- (2) Owned or leased
- (3) Manufacturing
- (4) Offices
- (5) Warehouses
- (6) Garages and hangars
- (7) Dwellings and farms
- (8) Tanks, towers, and stacks
- (9) Wharfs and docks
- (10) Pipes and wires (aboveground)

b. Underground property

- (1) Cables and wires
- (2) Tanks
- (3) Shelters, caves, tunnels
- (4) Mines and shafts
- (5) Wells, ground water
- (6) Piping and pipelines

c. Land

- (1) Improved
- (2) Unimproved

2. *Personal Property* (on and off premises and in transit)

a. Equipment and machinery

- (1) Machines and tools
- (2) Dies, jigs, molds, castings
- (3) Boilers and pressure vessels
 - (a) Fired vessels-steam and hot water boilers
 - (b) Unfired vessels
- (4) Mechanical electrical equipment (transformers, generators, motors, fans,

pumps, compressors)

- (5) Engines (diesel, gasoline, steam)
- (6) Meters and gauges
- (7) Turbines (steam, gas, water)
- (8) Conveyors and lifts, trams, elevators
- b. Furniture and fixtures
- c. Electronic data processing equipment
- d. Improvements and betterments
- e. Stock (supplies, raw materials, goods in process, finished goods)
- f. Fine arts (antiques, paintings, jewelry, libraries)
- g. Safety equipment-instruments, apparel, alarms, installations

(1) Blueprints

(2) Formulas

(3) Accounts receivable

(4) Patents and copyright

(5) Tiles and deeds

(6) Tapes, cards, disks, programs

(7) Own securities (negotiable and nonnegotiable)

(8) Other corporate securities

(9) Cash (indicate currency)

3. *Miscellaneous Property*

a. Vehicles (including contents)

(1) Commercial

(2) Private passenger

(3) Contractor's equipment (licensed)

(4) Warehouse equipment

b. Aircraft Property

(1) Missiles and satellites

(2) Lighter-than-air

(3) Aircraft (jet, piston, fixed-wing, rotary wing)

c. Animal

d. Antennas

e. Crops, gardens, lawns

f. Fences

g. Firearms

h. Nuclear and radioactive property (isotopes, tracers, reactors, reactors. Cy-

clotrons, accelerators, bevatrons)

i. Promotional displays (signs, models, plates, handbills, exhibits)

j. Recreational facilities (Parks, gyms, lakes, cafeterias)

k. Watercraft, including contents (boats, yachts, barges, ships, submarines, buoys, drilling rigs)

B. INTANGIBLE ASSETS:

(Assets not necessarily shown on balance sheet or earnings statement)

1. External Assts

a. Markets

b. Resource availability

(1) Suppliers

(2) Transportation

(3) Employees (full-time and temporary)

(4) Public utilities

(5) Public protection

c. Communications (telephone, teletype, television, radio, newspaper)

d. Locational (climate, political, economic and social stability, currency convertibility)

e. Counsel and specialists (legal, architecture, accounting, insurance, real estate, general management, marketing, advertising, PR, banking)

2. Internal Assets

a. Research and development

b. Goodwill and reputation

c. Financial

(1) Credit cards

(2) Credit lines (recd.)

(3) Insurance

(4) Customer credit

(5) Emp. Benefit program

(6) Royalties and rents

(7) Leasehold interest

(8) Ownership of stock

(9) Company foundations (nonprofit)

(10) Tax loss carry-forward

d. Personnel (employees and executives)

(1) Education and training

(2) Experience

(3) "Key" employees

e. Rights

(1) Mineral and oil rights (aboveground, underground, and offshore)

(2) Air rights

(3) Patents and copyrights

- (4) Royalty agreements
- (5) Distribution agreements
- (6) Manufacturing rights

List 2-Exposures to Loss

A. DIRECT EXPOSURES:

1. *Generally uncontrollable and unpredictable*

- a. Electrical disturbance; lightning, burnout, sun spots, power surge, demagnetization of tapes
- b. Falling objects: aircraft, meteors, missiles, trees
- c. Land movement: earthquake, volcano, landslide, avalanche
- d. Sound and shock waves: sonic boom, vibration, water hammer
- e. Subsidence: collapse, settlement, erosion
- f. War, insurrection, rebellion, armed revolt, sabotage
- g. Water damage: flood, rising waters, flash flood, mudslide, tidal waves (tsunami), geyser ground water, sprinkler leakage, sewer backup
- h. Weight of ice, snow
- i. Windstorm: typhoon, hurricane, cyclone, tornado, hailstorm, rain, dust, seiche, sandstorm

2. *Generally controllable or predictable*

- a. Breakage of glass or other fragile items
- b. Breakdown; malfunction of part, lubricant, etc.
- c. Collision, on and off premises; watercraft, aircraft, vehicles
- d. Contamination: liquid, solid, gaseous, radioactive, pollution
- e. Corrosion: wear, tear, abuse, poor maintenance
- f. Employee negligence
- g. Explosion and implosion
- h. Failure of environmental control: temperature, humidity, pressure
- i. Fauna: animals, rodents, insects, pests
- j. Fire
- k. Installation and construction hazards: dropping etc.
- l. Intentional destruction: jettison, backfiring, etc.
- m. Perils of sea: pirates, rovers, battery, etc.
- n. Physical change: shrinkage, evaporation, color, mildew, expansion, contraction
- o. Rupture, puncture of tank, vessel
- p. Smoke damage, smudge
- q. Spillage, leakage, paint spray

tion

- r. Structural defects, crane or elevator fall
 - s. Transportation: overturn, collision
 - t. Unintentional error: employee, computer, counsel
 - u. Vegetation
 - v. Vandalism, malicious mischief, defacing of property
 - w. Riots, civil disorders, strikes, boycotts, curfews
3. *Primarily financial in nature*
- a. Employee dishonesty: forgery, embezzlement, larceny
 - b. Expropriation: nationalization, seizure, exercise of eminent domain, confiscation
- c. Federal Employees Liability Act
 - d. Common law
 - e. U. S. Longshoremen and Harbor Workers Act
 - f. Jones Act
 - g. Defense Bases Act
 - h. Outer Continental Shelf Act
 - i. Unemployment Compensation
 - j. Discrimination in employment
4. *Fringe benefits plans liability*
- a. Pensions, trusts, profit-sharing, plans, investments
 - b. Insured: life, accident, health, etc.
 - c. Credit unions
5. *Malpractice liability-errors and omissions*
- a. Medical: doctors, nurses, specialists
 - b. Lawyers
 - c. Engineers
 - d. Trustees of pension plans
 - e. Patent infringement
6. *Ordinary negligence*
- a. Of employees
 - b. Of agents
 - c. Of invited or uninvited guests
 - d. Of contractor or subcontractor
 - e. Failure to provide safety equipment, warnings, etc.
 - f. Inadequate enforcement of regulations
 - g. Improper preparation of food
7. *Nonownership liability*
- a. Leased real personal property
 - b. Bailee's liability

- c. Employee's use of vehicle, aircraft, watercraft
- 8. Owner's liability**
 - a. Attractive nuisance
 - b. Invited guests
 - c. Trespassers (false arrest)
 - d. Rights of others: riparian, mineral, light, air, view, lateral support, easements, part wills, licenses, drainage, eminent domain
- 9. Product liability** (each product sold, distributed, made)
 - a. Implied warranty
 - b. Express warranty
 - (1) By agents: sales, advertising, or general
 - (2) By employees
 - (3) Of merchantability
 - (4) Of suitability or fitness for use
 - (5) Of title
 - (6) By sample
- 10. Protective liability**
 - a. Industrial contractors hired
 - b. Construction or demolition
- 11. Railroad liability**
 - a. Sidetrack agreements
 - b. Right of way
 - c. Grade crossings
- 12. Director's and officer's liability** (stockholder derivative suits)
- 13. Watercraft liability**
 - a. Ownership, leased, operation
 - b. Types: boats, yachts, ships, submersibles

A SAMPLE RISK STUDY OF A COMMERCIAL BANK

| Assets | Principal Risks | Coverage Comments |
|------------------------|---|--|
| I Cash; bonds; stocks. | Dishonesty of employees; burglary; robbery; disappearance; destruction. | Reasonable deductible on basic banker's blanket bond or equivalent form plus excess catastrophe limits all perils. Watch: <ul style="list-style-type: none"> (1) Audit expense. (2) Mortgage servicing agent's fraud. (3) Fraudulent mortgages. (4) Computer service employee's fraud. |

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| Assets | Principal Risks | Coverage Comments |
|--|---|--|
| V Deposits, dividends payable, funds in escrow; other liabilities; capital; surplus; reserves. | All capital, reserves, and depositors' money are subject to claims arising out of the bank's liability for injury to others, property damage, and claims for errors and omissions in special services or functions of the bank, FDIC or SLDIC may be available to depositors for deficits, but they in turn may sue officers and directors. | Need: (1) Workmen's compensation-plus proper extensions. (2) Comprehensive general and auto liability with fullest possible exclusions. (3) A combination of Part II of multiple policy and CGL and auto liability. (4) Safe depository liability. (5) Check stop liability. (6) Liability for misstanding mortgage's insurances. (7) Liability for misstanding mortgage's real estate taxes. (8) EDP legal liability work done for others. (9) Liability for mishandling the corpus of a trust. (10) Liability for cancellations in premium financing. (11) Liability as insurance agent or real estate agent if so authorized to act. (12) Employee benefits E & O. (13) Umbrella liability to provide \$ 5 or \$ 10 million catastrophe limits and fill up any gaps in primary liability program. Be sure to schedule all liability and E & O coverages. (14) Officers and directors legal liability for errors or omissions. |
| VI Officers; directors; employees. | Death; disability; hospital, surgical, and medical expenses; retirement. | Need: Key man life and disability payable to corporation; group travel or 24-hour accident cover; group life; comprehensive hospitalization-surgical-medical pension plans; salary continuation. Consider self-insured deductible plan for all employee benefits. |