



CASE STUDY #5

Jessica is a 21-year-old junior in a local private university. She lives on campus in a dorm room that she shares with Claudia, her roommate. The girls have furnished their room nicely with a refrigerator, big-screen television, stereo, video game equipment, and comfortable chairs.

Both girls are athletic and have snowboards, tennis rackets, and other sporting equipment. Jessica works part-time as a waitperson in a restaurant a few blocks from campus. Although her parents have set aside enough money for Jessica's tuition, she is responsible for her personal spending while away.

Jessica has an older model Acura that she uses to drive back and forth to work when the weather is bad, or to go to the mountains or beach for recreation.

Her and Claudia frequent a local sports bar on the weekend, to relax and unwind from their week. Jessica has been known to drink too much on occasion, but she is very protective of her car, so *she* drives home. Both girls are considered good students and have made the dean's list for their academic accomplishments.

QUESTIONS

- **Identify the property loss exposures.**
- **Identify the liability loss exposures.**
- **Identify the personal (life and health) loss exposures.**
- **Suggest loss control (prevention and reduction) techniques that the girls could implement for each of the exposures you identified above.**
- **What is an appropriate risk management tool to use for each of the loss exposures? Why?**