

The following errors have been found in the first printing of *Insurance Operations*, 1st edition:

Page	Notes/Location	Error	Correction
1.23	Second full paragraph, sixth line	...been paid (known as...	...been reported (known as...
4.45-4.46	The section headed "Hit Ratio"	The paragraphs use the term "success ratio."	Hit ratio.
5.25	First sentence of first paragraph	Determining the quality of a property claim submission...	Determining the quality of a property submission...
5.55-5.56	5.55: Second paragraph under "Vehicle Use." 5.56: First paragraph after bulleted list	The ISO Commercial Lines Manual (CLM) classifies trucks and tractor trailers into service... From an underwriting perspective, trucks or tractor trailers with special...	The ISO Commercial Lines Manual (CLM) classifies trucks, tractors, and trailers into service... From an underwriting perspective, trucks, tractors, or trailers with special...
8.38	Third paragraph, third sentence	This standard makes the exclusion much harder to apply than in states that consider an intentional assault covered as long as the insured intended to commit the assault.	This standard makes the exclusion more difficult to apply than in states that consider an intentional assault excluded as long as the insured intended to commit the assault, regardless of whether the insured intended the resulting harm.
8.38-8.39	Under H2 – Contractual Obligations – 4th paragraph, 4th sentence	Claim representatives handling such claims often realize that they will not differentiate between the intentional act and the contractual breach so they do not inform the insured that part of the claim should technically not be covered.	Claim representatives handling such claims often realize that they will not differentiate between the acts of negligence or strict liability and the contractual breach so they do not inform the insured that part of the claim should technically not be covered.
9.29	DA6379 3rd column, 2nd row, 2nd bullet	Change in unearned premium during the period (unearned premiums at end of period less unearned premiums at beginning)	Change in unearned premiums during the period (unearned premiums at beginning of period minus unearned premiums at end of period)
10.36	Second sentence of first bullet point	... pay interest and/or replay principle...	...pay interest and/or repay principle...