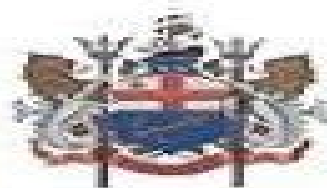


AN INSIDER'S ACCOUNT OF
THE DISASTER AT
LLOYD'S OF LONDON



*RISKY
BUSINESS*

ELIZABETH LUESSENHOP
AND MARTIN MAYER

Author of THE BANKERS

Risky Business An Insiders Account Of The Collapse Of Lloyds Of London

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of financial institutions It is of interest to academics and students of economic and financial history business insurance political economy and history The Decline and Fall of Lloyd's of London David McClintick,2000 **Delusions of Competence** Robin Pearson,2022 This book examines the crisis at the famous insurance market Lloyd s of London during the late twentieth century which nearly destroyed the 300 year old institution While rapid structural change resulting from system collapse is less common in insurance than in the history of other financial services one exception was the Lloyd s crisis Hitherto explanations of the crisis have focused on the effects of catastrophic losses and poor governance By drawing on contemporary accounts of the crisis the author constructs the first comprehensive scholarly analysis of the public and political response The book applies theoretical concepts from behavioural economics and economic psychology to argue that multiple delusions of competence were at work both within and outside the Lloyd s market Arrogance elitism and defence of vested interests comprised endogenous elements of the crisis Entrenched ideas about the virtues of self regulation and faith in insider experts also played a role The result was a misdiagnosis by both insiders and politicians of what ailed Lloyd s and a series of reforms that failed to address the underlying causes of its disease This book offers a salutary lesson from recent history about the importance of the transparency accountability and effective monitoring of financial institutions It is of interest to academics and students of economic and financial history business insurance political economy and history Robin Pearson is Professor of Economic History at the University of Hull UK He has published widely on British and international economic and business history with a particular focus on insurance **Lloyd's of London** Godfrey Hodgson,1984 This is a history of Lloyd s a British insurance and reinsurance market In the 17th century London s importance as a trade center led to an increasing demand for ship and cargo insurance Edward Lloyd s coffee house became recognised as the place for obtaining marine insurance Since those beginnings in a coffee house in 1688 Lloyd s has been a pioneer in insurance and has grown to become the world s leading market for specialist insurance

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